

IN THE FIFTH CIRCUIT COURT FOR DAVIDSON COUNTY, TENNESSEE  
TWENTIETH JUDICIAL DISTRICT AT NASHVILLE

FILED

STATE OF TENNESSEE, *ex rel.*  
ROBERT E. COOPER, JR., Attorney General  
and Reporter,

Petitioner,

v.

LOCAL RECORDS OFFICE and UNKNOWN  
INDIVIDUALS D/B/A LOCAL RECORDS  
OFFICE,

Respondents.

)  
) 2013 AUG 26 PM 2: 55

) RICHARD E. ROOKER, CLERK

)  
)   
) No. 13C1628

AFFIDAVIT OF CAITLIN DOTY IN SUPPORT OF STATE'S PETITION/MOTION  
FOR AN ORDER COMPELLING COMPLIANCE WITH THE STATE'S REQUEST  
FOR CONSUMER PROTECTION INFORMATION  
AND PETITIONER STATE OF TENNESSEE'S RESPONSE AND OPPOSITION TO  
RESPONDENT LOCAL RECORD OFFICE'S MOTION FOR PROTECTIVE ORDER

STATE OF TENNESSEE )  
COUNTY OF DAVIDSON )

I, Caitlin Doty, after first being duly sworn according to law, depose and say:

1. I have personal knowledge of the facts contained herein and swear that this statement is true and accurate to the best of my knowledge.

2. I am employed as an Assistant Attorney General with the Consumer Advocate and Protection Division of the Office of the Tennessee Attorney General. I have been employed by the Office of the Tennessee Attorney General since January of 2011. I obtained my license to practice law in October 2007.

3. On October 10, 2012, Respondents were served with a Request for Consumer

Protection Information (hereinafter "Request") pursuant to Tenn. Code Ann. § 47-18-106(a)(1).

A copy of that Request is attached hereto as Exhibit F.

4. Respondents had until November 13, 2012 to respond to the Request.

5. On October 26, 2012, California attorney Eduardo Madrid sent a letter to me, as I was counsel of record in this matter, stating that he represented Respondents and was in receipt of the Request. He stated that he objected to "this arbitrary and capricious state action", and demanded to be advised of the nature of the investigation and the identity of any complainants. See Exhibit A.

6. On November 5, 2012, I responded to Mr. Madrid, and provided the specific Tennessee statutes that authorize the Tennessee Attorney General to issue Requests and investigate potential violations of the Tennessee Consumer Protection Act. See Exhibit B.

7. On December 5, 2012, after not receiving a response from Respondents, I wrote to Mr. Madrid again, reminding him that the response to the Request was a month overdue. See Exhibit C.

8. On December 10, 2012, Mr. Madrid demanded yet again that I provide the specific facts regarding the basis of the investigation and confirmed their refusal to respond to the Request. See Exhibit D.

9. On January 10, 2013, I explained to Respondents again the legal basis upon which the Tennessee Attorney General may issue Requests for Information, and advised counsel for Respondents that I would have no option left but to file a Petition to Compel, and that I would seek attorneys' fees and costs. See Exhibit E.

10. On February 19, 2013, Mr. Madrid advised me that Respondents were in the process of hiring counsel in Tennessee.

11. On May 21, 2013, current counsel for Respondent, who is located in Tennessee, contacted me to advise me that Respondents had recently hired him to represent them in the investigation. I provided a copy of the Request to counsel for Respondent, who has worked with me in trying to respond to the Request on behalf of Respondents. We have continued the hearing on the Petition/Motion to Compel by agreement.

12. On July 11, 2013, counsel for Respondent provided an initial response to the Request. Unfortunately, the response was incomplete, as Respondent objected to providing many of the requested documents and information. Furthermore, the Response was unsigned by Respondent, and was thus never attested to by Respondent. See Exhibit G.

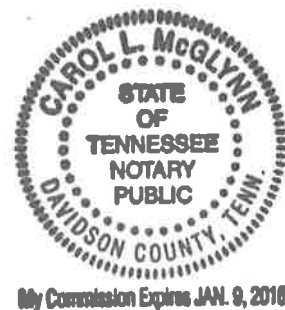
FURTHER THE AFFIANT SAITH NOT.

Caitlin Doty  
CAITLIN DOTY, B.P.R. 26273

Sworn to and subscribed before me this the 26<sup>th</sup> day of August, 2013.

Carol McGlynn  
NOTARY PUBLIC

My commission expires: Jan. 9, 2016



## CERTIFICATE OF SERVICE

I hereby certify that a true and exact copy of the foregoing Document Filing has been forwarded via certified mail, postage prepaid, to:

Don Hearn, Jr.  
6000 Poplar Ave.  
Suite 400  
Memphis, TN 38119

on this the 26th day of August, 2013.

  
\_\_\_\_\_  
ORLAN N. RYBAKOFF



EDUARDO M. MADRID  
ERICA L. MADRID

El Central Real Plaza  
12612 Central Avenue  
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**MADRID LAW FIRM**  
**A PROFESSIONAL LAW CORPORATION**

October 26, 2012

Office of the Attorney General  
Consumer Advocate & Protection Division  
Post Office Box 20207  
Nashville, Tennessee 37202-0207

Attention: Robert E. Cooper, Jr. Assistant Attorney General

RE: Our Client: Local Records Office

Dear Mr. Cooper:

Please be advised that I am counsel for Local Records Office.

I am in receipt of Request for Consumer Protection Information. To my knowledge, no civil or criminal action has been filed against my client, and as such, we object to this arbitrary and capricious state action, which in our view violates our client's federal constitutional rights to conduct business in your state.

We have no idea what you are investigating.

Please advise me of the nature of this investigation, the legal authority for such action and who, if anyone, has filed or lodged any complaints against my client.

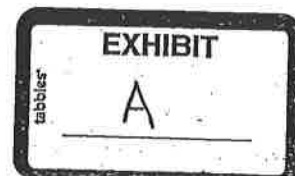
Thank you for your anticipated courtesy and cooperation in this regard.

Very truly yours,

MADRID LAW FIRM  
A Professional Law Corporation

EDUARDO M. MADRID

EMM/em



STATE OF TENNESSEE

Office of the Attorney General



ROBERT E. COOPER, JR.  
ATTORNEY GENERAL AND REPORTER

CORDELL HULL AND JOHN SEVIER STATE  
OFFICE BUILDINGS

MAILING ADDRESS  
P.O. BOX 20207  
NASHVILLE, TN 37202

LUCY HONEY HAYNES  
CHIEF DEPUTY ATTORNEY GENERAL

LAWRENCE HARRINGTON  
CHIEF POLICY DEPUTY

BILL YOUNG  
SOLICITOR GENERAL

TELEPHONE (615) 741-3491  
FACSIMILE (615) 741-2009

November 5, 2012

Eduardo Madrid  
El Central Real Plaza  
12612 Central Ave.  
Chino, CA 91710

*Re: Local Records Office, Request for Consumer Protection Information*

Dear Mr. Madrid,

Thank you for your letter dated October 26, 2012 regarding the Request for Consumer Protection Information (hereinafter referred to as "Request") that was issued to the Local Records Office by the Tennessee Attorney General. The Request was issued pursuant to Tenn. Code Ann. § 47-18-106 *et seq.* This statute provides that whenever the Consumer Protection Division of the Attorney General's office has reason to believe that a person or business is engaging in, has engaged in, or is about to engage in any act or practice declared to be unlawful by the Tennessee Consumer Protection Act, the Attorney General may require the person to file a statement in writing, under oath, as to all of the facts and circumstances concerning the alleged violation, to furnish documentary material and information relevant to the investigation, and to examine under oath any person in connection with the alleged violation. Please see T.C.A. § 47-18-106(a) for reference. This statute permits the Attorney General to issue a Request for Consumer Protection Information prior to filing a lawsuit, which is why no action has been filed in court as of yet. Furthermore, our investigation is confidential until such time as we file a lawsuit, and for that reason we do not provide complaints made confidentially.

To answer your remaining questions, the nature of our investigation is civil and based upon Tennessee state law. We are investigating possible violations of the Tennessee Consumer Protection Act by your client.



As a separate matter, I was unable to find your name in a search of attorneys licensed to practice in Tennessee. If you are co-counseling with a Tennessee licensed attorney, please advise as to the identity and contact information of any such attorney. This Office is also charged with enforcing the unauthorized practice of law and improper conduct statutes. Tennessee law prohibits any person from engaging in the "practice of law" and/or "law business" without a license. *See* Tenn. Code Ann. §§ 23-3-101 and 23-3-103. The "practice of law" is defined as:

the appearance as an advocate in a representative capacity or the drawing of papers, pleadings or documents or the performance of any act in such capacity in connection with proceedings pending or prospective before any court, commissioner, referee or any body, board, committee or commission constituted by law or having authority to settle controversies, or the soliciting of clients directly or indirectly to provide such services.

"Law business" is defined as:

the advising or counseling for a valuable consideration of any person as to any secular law, or the drawing or the procuring of or assisting in the drawing for a valuable consideration of any paper, document or instrument affecting or relating to secular rights, or the doing of any act for a valuable consideration in a representative capacity, obtaining or tending to secure for any person any property or property rights whatsoever, or the soliciting of clients directly or indirectly to provide such services.

We encourage you to ensure that all of your activities and conduct in the State of Tennessee fully comply with all applicable state and federal laws, regulations and rules. I look forward to hearing from you as to whether you have co-counsel licensed to practice in Tennessee if you will be representing Local Records Office.

Sincerely,

*Caithlin Doty*

CAITLIN E. DOTY

Assistant Attorney General

Consumer Advocate and Protection Division

(615) 741-7663

STATE OF TENNESSEE

Office of the Attorney General



LUCY HONEY HAYNES  
CHIEF DEPUTY ATTORNEY GENERAL

LAWRENCE HARRINGTON  
CHIEF POLICY DEPUTY

ROBERT E. COOPER, JR.  
ATTORNEY GENERAL AND REPORTER  
CORDELL HULL AND JOHN SEVIER STATE  
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MAILING ADDRESS  
P.O. BOX 20207  
NASHVILLE, TN 37202

BILL YOUNG  
SOLICITOR GENERAL  
TELEPHONE (615) 741-8491  
FACSIMILE (615) 741-2009

December 5, 2012

Eduardo Madrid  
El Central Real Plaza  
12612 Central Ave.  
Chino, CA 91710

*Re: Local Records Office, Request for Consumer Protection Information*

Dear Mr. Madrid,

On November 5, 2012, I sent a letter to you regarding the statutory authority of the Tennessee Attorney General's Office to issue the Request for Consumer Protection Information ("RCPI"). Local Records' responses were due no later than November 13, 2012. To date, we have not received their response. Please be advised that if we do not receive their response by December 14, 2012, we will file a Petition to Compel and will seek attorneys' fees and costs. Finally, I advised you in my last letter that unless you have obtained co-counsel licensed to practice law in Tennessee, your involvement in this matter may run afoul of our State's Unauthorized Practice of Law statute. Please advise immediately if you have obtained counsel and whether you represent Local Records Office. If I need to contact them directly because you do not represent them, please let me know.

Sincerely,

A handwritten signature in cursive script that reads "Caitlin Doty".

CAITLIN E. DOTY  
Assistant Attorney General  
Consumer Advocate and Protection Division  
(615) 741-7663







EDUARDO M. MADRID  
ERICA L. MADRID

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[Erica@madridlawfirm.com](mailto:Erica@madridlawfirm.com)

**MADRID LAW FIRM**  
**A PROFESSIONAL LAW CORPORATION**

December 10, 2012

Office of the Attorney General  
Consumer Advocate & Protection Division  
Post Office Box 20207  
Nashville, Tennessee 37202-0207

Attention: Caitlin E. Doty, Assistant Attorney General

RE: Our Client: Local Records Office

Dear Ms. Doty:

Thank you for your letter dated December 5, 2012.

Thank you for pointing out to me that I am not licensed in the State of Tennessee. Your grasp of the obvious is amazing. Contrary to your assertion, I never represented or stated to your office that I was licensed to practice law in your state.

You never responded to my inquiry. Perhaps if you can set forth specifically the nature and factual basis of your investigation with regard to my client, along with your legal authority, I will be in a position to determine whether we need resident counsel. In the event we need resident counsel, we are prepared to retain local counsel if necessary.

Considering that no lawsuit has been filed and served upon my client coupled with your refusal to provide me any information because I am not "licensed" in the State of Tennessee, I have no idea what "responses" you need by December 14, 2012.

Very truly yours,

MADRID LAW FIRM  
A Professional Law Corporation

EDUARDO M. MADRID

EMM/em

RECEIVED

DEC 17 2012

CONSUMER ADVOCATE & PROTECTION DIVISION

EXHIBIT

D

STATE OF TENNESSEE

Office of the Attorney General



LUCY HONEY HAYNES  
CHIEF DEPUTY ATTORNEY GENERAL

LAWRENCE HARRINGTON  
CHIEF POLICY DEPUTY

ROBERT E. COOPER, JR.  
ATTORNEY GENERAL AND REPORTER  
CORDELL HULL AND JOHN SEVIER STATE  
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MAILING ADDRESS  
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NASHVILLE, TN 37202

BILL YOUNG  
SOLICITOR GENERAL  
TELEPHONE (615) 741-3491  
FACSIMILE (615) 741-2009

January 10, 2012

Eduardo Madrid  
El Central Real Plaza  
12612 Central Ave.  
Chino, CA 91710

*Re: Local Records Office, Request for Consumer Protection Information*

Dear Mr. Madrid,

The advising as to rights and obligations pursuant to Tennessee state law constitutes the practice of law. Please see Tenn. Code Ann. § 23-3-101 *et seq.*

We have no obligation to give you the information that you seek as to the basis of our investigation. T.C.A. § 47-18-106(a) provides that whenever this division has reason to believe a person is engaging in, has engaged in, or is about to engage in any act or practice declared unlawful by the Consumer Protection Act, or where we have reason to believe that it would be in the public interest to conduct an investigation to that end, we may require the person to file a statement or report in writing, under oath, as to all the facts and circumstances concerning the alleged violation and to furnish whatever documentary material and information are relevant. We can also examine such persons under oath. T.C.A. § 47-18-106(b) provides that Local Records Office could have applied for a protective order within 10 days of receiving notice of our investigation. The time to file for a protective order has passed. Finally, § 47-18-106(c) provides that where no protective order is secured and the written request is not complied with by its return date, we may apply to the court for an order compelling compliance with the request. Nowhere in our Consumer Protection Statute are we required to reveal the basis of our confidential investigation, which does not require that we file a lawsuit to initiate an investigation. This is a law enforcement action, not private litigation.



Please be advised that if we do not receive Local Records Office's response to the Request for Consumer Protection Information by January 25, 2013, we will take appropriate action, which may include filing a Petition to Compel, including seeking attorneys' fees and costs.

Sincerely,

*Caitlin Doty*

CAITLIN E. DOTY

Assistant Attorney General

Consumer Advocate and Protection Division

(615) 741-7663

STATE OF TENNESSEE  
OFFICE OF THE ATTORNEY GENERAL AND REPORTER  
AND DIVISION OF CONSUMER AFFAIRS  
DEPARTMENT OF COMMERCE AND INSURANCE



IN RE INVESTIGATION OF )  
THE RECORD RETRIEVAL )  
DEPARTMENT, 533 Church St. #356 )  
Nashville, Tennessee 37219 )  
AND THE LOCAL RECORDS )  
OFFICE, 533 Church St. #142, )  
and all officers, directors, owners, )  
employees, affiliates, successors, )  
subsidiaries, agents and representatives )  
of the Record Retrieval Department )  
and the Local Records Office. )

ISSUED PURSUANT TO  
TENN. CODE ANN. § 47-18-101 *et seq.*

**REQUEST FOR CONSUMER PROTECTION INFORMATION**

TO: Local Records Office

SERVE: 533 Church St. #142  
Nashville, TN 37219

The Division of Consumer Affairs of the Tennessee Department of Commerce and Insurance ("Division"), through Robert E. Cooper, Jr., Attorney General and Reporter ("Attorney General"), has reason to believe that it would be in the public interest to conduct an investigation, pursuant to the provisions of the Tennessee Consumer Protection Act, Tenn. Code Ann. § 47-18-106, to ascertain whether The Record Retrieval Department and the Local Records Office, their officers, directors, owners, affiliates, successors, subsidiaries, employees, agents and/or representatives, are engaging in, have engaged in, or are about to engage in acts or



practices in Tennessee which are in violation of the Tennessee Consumer Protection Act of 1977, Tenn. Code Ann. § 47-18-101 *et seq.*

Pursuant to Tenn. Code Ann. § 47-18-106(a), at the request of the Division and with the approval of the Attorney General, a representative with extensive knowledge of the Local Records Office's business activities in Tennessee is hereby requested and directed to furnish and make available the requested information and documentary material to the State of Tennessee, at the Office of the Attorney General, Consumer Advocate & Protection Division, 425 Fifth Avenue North, Nashville, Tennessee on November 13, 2012 at 10:00 a. m. Central or at such other time or place as is mutually agreeable in writing to the parties. For mail delivery use the following address: Attn: Caitlin Doty, Office of the Tennessee Attorney General, Consumer Advocate and Protection Division, Post Office Box 20207, Nashville, Tennessee 37202-0207.

Pursuant to Tenn. Code Ann. § 47-18-106(a)(2), a representative with extensive knowledge of the Local Records Office's business activities in Tennessee is hereby requested to appear for the purpose of giving sworn testimony before the Attorney General and Reporter's designated representative, on the 5<sup>th</sup> day of Feb, 2013, at the Office of the Attorney General and Reporter, Consumer Advocate and Protection Division, 425 Fifth Avenue North, Nashville, Tennessee, at 9:30 a.m. Central, the testimony to continue from day to day until completed.

#### **DEFINITIONS AND INSTRUCTIONS**

Please answer this Request for Consumer Protection Information in numbered paragraphs, which correspond to the numbered paragraphs marked "Requested Documentary Materials and Information."

For the purpose of this Request, the following words or terms have the following definitions:

1. "Advertisement" or "Advertise" shall mean and shall include at a minimum: any written, oral, graphic, or electronic statement, illustration, or depiction that is designed to create interest in the purchasing of, impart information about the attributes of, publicize the availability of, or affect the sale or use of, goods or services, whether the statement appears in a brochure, newspaper, magazine, free-standing insert, marketing kit, leaflet, mailer, book insert, letter, catalogue, poster, chart, billboard, electronic mail, website or other digital form, slide, radio, broadcast television, cable television, or commercial or infomercial whether live or recorded.
2. "Any" or "all" shall mean each and every.
3. "And" and "or" shall mean "and/or" so that they both have conjunctive and disjunctive meaning such as to make them terms of inclusion rather than terms of exclusion.
4. "Consumer" or "Customer" shall mean and include any person, a natural person, individual, governmental agency or entity, partnership, corporation, trust, estate, incorporated or unincorporated association, and any other legal or commercial entity however organized.
5. "Documentary Materials, "Documentation," "Document," and "Documents," shall include, but is not limited to:

All writings, written material, data or audio recordings, however created, produced or reproduced and wherever located, that are owned, possessed, controlled, in the custody of or accessible to you, or to which you have the right to own, possess, control, or to have custody, constructively or otherwise, and whether prepared or received by your company; and shall include, but is not limited to, letters, correspondence, e-mail, certificates, newspapers, logs, journals, accounts, schedules, contracts, prospectuses, marketing and advertising materials, agreements, drafts, reports, memoranda (including memoranda, recordings or notes of telephone conversations or messages, other conversations, discussions, meetings, or conferences), telegrams, telexes, photographs, books, transcripts, records, computer databases, pamphlets, office communications (inter-office and intra-office), bulletins, manuals, minutes, marketing studies, statements, notebooks, forms, notices, tabulations, analyses, studies, microfilms, voice recordings, videotapes, tables or statistical or other data, notes or other tangible things, including copies if the copy bears any other marking or notation of any kind and each such document shall include all attachments, enclosures, and materials underlying, supporting or used in the preparation of any such document, and other documents that relate or refer to each such document.

Any "document" that is requested that is available in printed and electronic format shall be produced in both formats. All document data that is in electronic format shall be produced in its native format, along with a written statement describing what information is included in that database, naming the native format and the software program used to enter and record the data, including the name of the software manufacturer, software release date and version.

The term "Native Format" shall mean and refer to the default format of a data file created by its associated software program, *i.e.*, for Microsoft Excel, the native format is ".xls" and for Microsoft Word, the native format is ".doc."

6. "Identify" or "Identity" shall mean the following:

when used in reference to a natural person, to state:

- (a) the person's full name;
- (b) the person's title;
- (c) the person's present or last known residential and business address; and
- (d) the person's present last known residential and business telephone number.

when used in reference to a legal entity, such as a corporation or partnership, to state:

- (a) the organization's full name, trade names and doing business as names, if any;
- (b) the address and telephone number of its principal place of business and any business locations in the State of Tennessee; and
- (c) the names and titles of the entity's officers, directors, managing agents or employees.

When used in reference to a document or documentary material, to state:

- (a) the type of document (*e.g.*, letter, memorandum, print-out, report, newspaper, etc.);
- (b) the title and date, if any, of the document;
- (c) the author's name and address;
- (d) the addressee's name and address;
- (e) a brief description of the document's contents;
- (f) the present location of the document; and
- (g) the name and address of the person or persons having custody over the document. If any such document was, but is no longer, in your possession, or custody, or subject to your control, state what disposition was made of each document. In all cases where you are requested to identify particular documents, in lieu of such identification, you may supply a full legible copy of the document in question. This permission, however, shall in no way prejudice or limit the State's right to require production and allow inspection of all records in your possession.

7. "You" and "The Record Retrieval Department" and "The Local Records Office" shall mean and include: The Record Retrieval Department and the Local Records Office and/or any and all officers, directors, owners, successors, affiliates, subsidiaries, employees, agents and representatives of The Record Retrieval Department and the Local Records Office.
8. "Refer" shall mean to make a statement about, embody, discuss, describe, reflect, identify, deal with, consist of, establish, comprise, list, or in any way pertain, in whole or in part, to the subject of the document request.
9. "Relate" means embody, refer or relate, in any manner, to the subject of the document request.

The following instructions apply to the Request:

1. Unless otherwise indicated, documents to be produced pursuant to this Request include each and every document prepared, sent, dated, received, in effect, or which otherwise came into existence during the period from January 1, 2008 to the date of the production of the documents. In each instance in which a document is produced in response to a request, the current edition should be produced together with all earlier editions, or predecessor documents serving the same function during the relevant time period, even though the title of earlier documents may differ from current versions.
2. Document requests in the Request call for the production of each and every responsive document in your possession, custody, and control without regard to the physical location of those documents. If any documents, items or information requested herein are not in your possession, custody or control but you have information of their existence elsewhere, state who your information indicates possesses each of those documents, items or information. If any of the documents requested herein have been destroyed, please state the date of destruction, the reason for such destruction and the full name of the individual responsible for such destruction.
3. Documents to be produced shall be originals unless otherwise indicated. If the "original" is a copy, that copy should be produced as the original.
4. The following procedures apply to the production of paper and electronic documents:
  - (a) All attachments to responsive documents shall be produced attached to the responsive documents.
  - (b) No portion of any documents will be masked and the entire document shall be produced.



(c) The producer will provide a key to all abbreviations used in the documents. The key will be attached to the appropriate documents.

(d) All documents produced must be bates stamped.

5. If you assert a privilege in response to a document request in this Request, you must state the privilege, basis for the privilege, and Identify the documents to which the privilege attaches.
6. All documents shall be provided along with attached sworn certificate of the person(s) responsible for compiling the response. The certificate must state that the documents represent a complete, truthful and accurate response to this Request. The certificate must also authenticate all documents provided in response to the Request.
7. Whenever appropriate, the singular form of a word should be interpreted in the plural, and the plural form should be interpreted in the singular. Further, the masculine and the feminine and the neuter should be interpreted to refer to the other, as the context requires.

#### **INTERROGATORIES/WRITTEN REQUESTS FOR INFORMATION**

In accordance with the requirements set forth in the "Definitions and Instructions", you should respond to the following within the time frame set forth above:

**1. Identification of Responder.**

Identify the person or persons answering and/or assisting in answering this Request for Consumer Protection Information on behalf of The Local Records Office.

#### **REQUESTS FOR PRODUCTION OF DOCUMENTS**

In accordance with the requirements set forth in the "Definitions and Instructions," you shall produce the following documents and information within the time frame set forth above:

**2. Corporate Information.**

- (A) Any and all documents reflecting The Local Records Office's corporate structure, including the names and titles of all officers, directors, managers, board members and senior management personnel.

- (B) The identity of any company which is currently or has been the parent company of The Local Records Office.
- (C) The identity of any company that is currently or has been a subsidiary of The Local Records Office.
- (D) Any and all addresses and telephone numbers for each and every location from which The Local Records Office conducts business in Tennessee.
- (E) The identity of the director, office manager, supervisor and/or manager responsible for each location of The Local Records Office located at the addresses in Tennessee provided in response to Request 2.C. and 2.D. Include the geographic area of responsibility for each of those persons as well as the store and/or location in those areas.
- (F) The identity of every employee and/or independent contractor of The Local Records Office located in or doing business from or to Tennessee.

## **2. Consumer Information**

Identify as defined above in an alphabetical list by last name each Tennessee consumer who received a solicitation from The Local Records Office for deed retrieval services or any other type of services.

## **3. Advertisements**

- (A) A copy of each and every advertisement and/or solicitation sent by you from or to the State of Tennessee in the last two years, including, but not limited to, solicitations for deed retrieval services.
- (B) Identify as defined above every person(s), entity(ies) or agency(ies) responsible for drafting, designing and placing advertisements and/or solicitations on behalf of the Local Records Office.
- (C) Identify as defined above in an alphabetical listing by last name any and all employees (past and present) of The Local Records Office responsible for reviewing the advertising of The Local Records Office.

## **4. Business Practices**

- (A) Provide a detailed explanation of all goods or services that you offer to consumers in or from Tennessee.
- (B) Provide a detailed explanation of any and all representations that you

make to consumers regarding the cost of obtaining copies of deeds directly from the appropriate Register of Deeds. Please include in your response when and how said representations are made by you.

- (C) Provide the total number of sales you have made by year, both nationwide and in Tennessee. Please include the total amount of refunds you have made to consumers both nationwide and in Tennessee.

**5. Complaint Handling**

- (A) Any and all documents indicating the manner in which consumer complaints are handled by The Local Records Office. Please include in your answer the identity of the person(s) responsible for handling Tennessee consumer complaints.
- (B) Any and all consumer complaints or inquiries regarding The Local Records Office. Include in your response any documents which The Local Records Office has maintained documenting telephone calls made from consumers directly to you in which a consumer complaint was made. Also include a copy of any document containing a response by or on behalf of The Local Records Office to any consumer complaint.
- (C) Any and all consumer complaints or inquiries regarding any goods or services that you have provided to consumers in the State of Tennessee. Include in your response any documents which you have maintained documenting telephone calls made from consumers directly to you in which a consumer complaint was made. Also include a copy of any document containing a response by or on behalf of The Local Records Office to any consumer complaint.
- (D) Any and all documents used by The Local Records Office as internal training materials for staff or persons dealing with consumer complaints or inquiries.

**7. Other Investigations or Lawsuits**

- (A) Any and all documents reflecting any correspondence with any law enforcement entity regarding the activities or practices of The Local Records Office.
- (B) Produce copies of any and all complaints, pleadings, memoranda, court orders, court opinions, Assurances of Voluntary Compliance or Assurance of Discontinuance, Consent Judgments or similar documents or consent decrees to which you are or were a party, whether or not filed in any State or Federal Court.

orders, court opinions, Assurances of Voluntary Compliance or Assurance of Discontinuance, Consent Judgments or similar documents or consent decrees to which you are or were a party, whether or not filed in any State or Federal Court.

- (C) If you have ever been investigated by any State or Federal agency, identify the agency and produce a copy of any and all documents relating to such investigation.

### IMPORTANT INFORMATION AND NOTICES

This Request for Consumer Protection Information was issued on behalf of the State of Tennessee, Division of Consumer Affairs and with the approval of the Attorney General of the State of Tennessee pursuant to Tenn. Code Ann. § 47-18-106. You should carefully review this statute. For your information:

Tenn. Code Ann. § 47-18-106(b) provides in part as follows:

At any time prior to the return date specified in the division's request for information . . . , or within ten (10) days following notice of such a request, whichever is shorter, any person from whom information has been requested may petition the circuit or chancery court of Davidson County, stating good cause, for a protective order to extend the return date for a reasonable time, or to modify or set aside the request. The division shall receive at least one (1) day's notice of such a petition and shall be given an opportunity to respond.

Tenn. Code Ann. § 47-18-106(c) provides in part as follows:

If no protective order from the court is secured and the written request by the division is not complied with by its return date, the division, upon notice to the person requested to provide information, may apply to a court of competent jurisdiction for an order compelling compliance with the request . . .

Tenn. Code Ann. § 47-18-106(e) provides in part as follows:

Any person who has received notice of a request for information pursuant to subsection (a) of this section ... and with intent to avoid, evade, or prevent compliance, in whole or in part, with any civil investigation ... removes from any place, conceals, withholds, destroys, mutilates, falsifies, or by any other means alters any documentary material in the possession, custody or control of any person subject to such notice, shall be subject to a civil penalty of not more than one thousand dollars (\$1,000) recoverable by the state in addition to any other appropriate sanction.

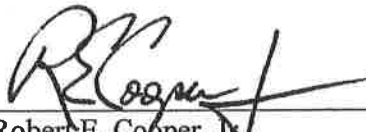
Tenn. Code Ann. § 47-18-106(g) provides in part as follows:

No documentary material, merchandise, or other information, including trade secrets, obtained pursuant to a request under this section, unless otherwise ordered by the court for good cause shown, shall be produced for inspection, copied by, or its contents disclosed to, any person other than an authorized representative of the division or other proper law enforcement official for the purpose of prosecution without the consent of the person who produced the material or information. The division may use copies of the documentary material produced in accordance with the provisions of this section and merchandise impounded under a court order as it determines necessary in the enforcement of this part, including the presentation before any court; provided, however, that none of the powers conferred upon the division by this part shall be used for the purpose of compelling any natural person to furnish testimony or evidence which may be protected by his right not to incriminate himself.

### INQUIRIES OR QUESTIONS

Please direct any inquiries or questions to: Caitlin Doty, Assistant Attorney General, Office of the Attorney General, Consumer Advocate & Protection Division, Post Office Box 20207, Nashville, Tennessee 37202-0207, telephone: (615)741-3108 and facsimile: (615) 532-2910. Please note any petitions filed pursuant to Tenn. Code Ann. § 47-18-106(b) must be served in accordance with state law.

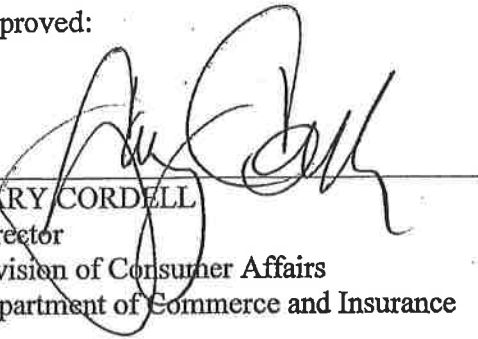
ISSUED: October 8<sup>th</sup>, 2012.



---

Robert E. Cooper, Jr.  
Attorney General and Reporter  
State of Tennessee

Approved:



A handwritten signature in dark ink, appearing to read 'Gary CordeLL', is written over a horizontal line.

GARY CORDELL  
Director  
Division of Consumer Affairs  
Department of Commerce and Insurance



STATE OF TENNESSEE  
OFFICE OF THE ATTORNEY GENERAL AND REPORTER  
CONSUMER ADVOCATE AND PROTECTION DIVISION

**IN RE INVESTIGATION OF THE RECORD RETRIEVAL DEPARTMENT AND THE  
LOCAL RECORDS OFFICE, and all officers, directors, owners, employees, affiliates,  
successors, subsidiaries, agents and representatives of the Record Retrieval Department  
and the Local Records Office.**

CERTIFICATE OF COMPLIANCE

State of \_\_\_\_\_ )

County of \_\_\_\_\_ )

I, \_\_\_\_\_, an officer of The Local Records Office, hereby  
certify that I have reviewed the responses to the Request for Consumer Protection Information  
issued to The Local Records Office, dated \_\_\_\_\_, 2012, and that they are  
complete, true and accurate to the best of my knowledge and belief. I further certify that all of  
the required material, except that for which a privilege has been claimed herein, within the  
possession, custody, or control of the person to whom this Request for Consumer Protection  
Information is directed has been produced. All of the documents provided in response to the  
Request for Consumer Protection Information are authentic.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Title

Subscribed to and sworn to before me  
this \_\_\_\_ day of \_\_\_\_\_, 2012.

\_\_\_\_\_  
Notary Public  
My Commission Expires:

STATE OF TENNESSEE  
OFFICE OF THE ATTORNEY GENERAL AND REPORTER  
CONSUMER ADVOCATE AND PROTECTION DIVISION

**IN RE INVESTIGATION OF THE RECORD RETRIEVAL DEPARTMENT AND THE  
LOCAL RECORDS OFFICE, and all officers, directors, owners, employees, affiliates,  
successors, subsidiaries, agents and representatives of the Record Retrieval Department  
and the Local Records Office.**

RETURN

I affirmatively state that I served this Request by certified mail # 7008 0500 00019557  
3961

to: The Local Records Office  
533 Church St. #142  
Nashville, TN 37219

on the 8<sup>th</sup> day of October, 2012.

By: B. R. R.

Sworn to and subscribed before me  
this 8<sup>th</sup> day of October, 2012.

Carol McGlynn  
Notary Public

My commission expires:

Jan 9, 2016



My Commission Expires JAN. 9, 2016

**STATE OF TENNESSEE  
OFFICE OF THE ATTORNEY GENERAL AND REPORTER  
AND DIVISION OF CONSUMER AFFAIRS  
DEPARTMENT OF COMMERCE AND INSURANCE**

---

**IN RE:**

**INVESTIGATION OF THE RECORD  
RETRIEVAL DEPARTMENT, 533 Church St. #536  
Nashville, Tennessee 37219  
AND THE LOCAL RECORDS OFFICE,  
533 Church St. #142, and all officers, directors,  
owners, employees, affiliates, successors,  
subsidiaries, agents and representatives of  
the Record Retrieval Department and the  
Local Records Office**

**ISSUED PURSUANT TO  
TENN. CODE ANN.  
§47-18-101 ET SEQ.**

---

**RESPONSE TO REQUEST FOR CONSUMER PROTECTION INFORMATION**

---

**To:** Caitlin Doty

**Serve:** Consumer Advocate & Protection Division  
Post Office Box 20207  
Nashville, TN 37202-0207

COMES NOW, Local Records Office (hereinafter "Local Records Office"), and in response to The Division of Consumer Affairs of the Tennessee Department of Commerce and Insurance ("Division") Request for Consumer Protection Information pursuant to Rules 26 and 33 of the Tennessee Rules of Civil Procedure would state as follows:

**GENERAL OBJECTIONS**

1. Local Records Office object to these interrogatories to the extent they call for or seek information protected by the attorney-client privilege, the attorney work product doctrine or other privileges.



2. Local Records Office objects to these requests to the extent they call for or seek information that constitutes confidential and proprietary business information.
3. Local Records Office objects to these requests to the extent that they call for or seek expert or lay opinions or legal conclusions.
4. Local Records Office reserves all objections to the admission into evidence or use of any or all of its responses to these requests.
5. Local Records Office objects to these requests to the extent they violate Local Records Office's right to privacy and all constitutional rights granted to it by the United States Constitution and the Constitution of the State of Tennessee.
6. These General Objections are incorporated into each of Local Records Office's responses to these requests.
7. Local Records Office reserves the right to supplement these responses should it discover any additional relevant information.

#### **INTERROGATORIES/WRITTEN REQUESTS FOR INFORMATION**

**INTERROGATORY NO. 1:** Identify the person or persons answering and/or assisting in answering this Request for Consumer Protection Information on behalf of The Local Records Office.

**RESPONSE:** Juan Roberto Romero Ascencio, President, Local Records Office. Mr. Romero's business office address is 9429 Somerset Blvd., Bellflower, California 90706. Telephone: 562-925-2203. Facsimile: 562-925-2200.

Don L. Hearn, Jr., attorney for Local Records Office, of Glankler Brown, PLLC, located at 6000 Poplar Avenue, Memphis, Tennessee 38119. Telephone: 901-576-1767.

## **REQUESTS FOR PRODUCTION OF DOCUMENTS**

### **REQUEST NO. 1: Corporate Information.**

(A) Any and all documents reflecting The Local Records Office's corporate Structure, including the names and titles of all officers, directors, managers, board members and senior management personnel.

(B) The identity of any company which is currently or has been the parent company of The Local Records Office.

(C) The identity of any company that is currently or has been a subsidiary of The Local Records Office.

(D) Any and all addresses and telephone numbers for each and every location from which The Local Records Office conducts business in Tennessee.

(E) The identity of the director, office manager, supervisor and/or manager responsible for each location of The Local Records Office located at the addresses in Tennessee provided in response to Request 2.C and 2.D. Include the geographic area of responsibility for each of those persons as well as the store and/or location in those areas.

(F) The identity of every employee and/or independent contractor of The Local Records Office located in or doing business from or to Tennessee.

**RESPONSE:** Local Records Office is the assumed name of LA Investors, LLC, which is a California limited liability company. Juan Roberto Romero Ascencio and his wife, Laura Romera, are the only managers and members of LA Investors, LLC. Mr. Romero is President.

Local Records Office has one business address in Tennessee located at 533 Church Street #142, Nashville, Tennessee 37219. Local Records Office does not possess or engage any employees or independent contractors operating in Tennessee.

**REQUEST NO. 2: Consumer Information.**

Identify as defined above in alphabetical list by last name each Tennessee consumer who received a solicitation from The Local Records Office for deed retrieval services or any other type of services.

**RESPONSE:** Local Records Office objects to this request as irrelevant, overbroad and unduly burdensome. Local Records Office has only received one complaint regarding its services from a Tennessee resident. *See Response to Request No. 5 below.*

**REQUEST NO. 3: Advertisements.**

(A) A copy of each and every advertisement and/or solicitation sent by you from or to the State of Tennessee in the last two years, including, but not limited to, solicitations for deed retrieval services.

(B) Identify as defined above every person(s), entity(ies) or agency(ies) responsible for drafting, designing and placing advertisements and/or solicitations on behalf of the Local Records Office.

(C) Identify as defined above in an alphabetical listing by last name and all employees (past and present) of The Local Records Office responsible for reviewing the advertising of The Local Records Office.

**RESPONSE:** Attached hereto is a copy of the pages of the Local Records Office websites available at <http://www.localrecordsoffices.com>, <http://www.localrecordsoffice.org>, <http://localrecordsoffice.net>, and <http://www.localrecordsoffice.co> as collective *Exhibit "A"*. Also attached is a sample of Local Records Offices' services offering mailed to a Tennessee resident as *Exhibit "B"*. Local Records Office objects to the remaining requests for information on the grounds

that the information is protected by the attorney-client privilege, the attorney work product doctrine or other privileges.

**REQUEST NO. 4: Business Practices.**

(A) Provide a detailed explanation of all goods or services that you offer to consumers in or from Tennessee.

(B) Provide a detailed explanation of any and all representations that you make to consumers regarding the cost of obtaining copies of deeds directly from the appropriate Register of Deeds. Please include in your response when and how said representations are made by you.

(C) Provide the total number of sales you have made by year, both nationwide and in Tennessee. Please include the total amount of refunds you have made to consumers both nationwide and in Tennessee.

**RESPONSE:** A complete description of services offered by Local Records Offices is contained in *Exhibits "A" and "B"* attached hereto.

Local Records Office has refunded \$267 to Tennessee customers upon their request. Local Records Office has only received one (1) written complaint from a Tennessee resident and upon this receipt of this complaint refunded this individual the payment of \$89.00. A copy of the March 1, 2013, Complaint is attached hereto as *Exhibit "C"*. Local Records Office objects to the request for sales records as irrelevant, overbroad, and unduly burdensome.

**REQUEST NO. 5: Complaint Handling.**

(A) Any and all documents indicating the manner in which consumer complaints are handled by The Local Records Office. Please include in your answer the identity of the person(s) responsible for handling Tennessee consumer complaints.

(B) Any and all consumer complaints or inquiries regarding The Local Records Office. Include in your response any documents which The Local Records Office has maintained documenting telephone calls made from consumers directly to you in which a consumer complaint was made. Also include a copy of any document containing a response by or on behalf of The Local Records Office to any consumer complaint.

(C) Any and all consumer complaints or inquiries regarding any goods or services that you have provided to consumers in the State of Tennessee. Include in your response any documents which you have maintained documenting telephone calls made from consumers directly to you in which a consumer complaint was made. Also include a copy of any document containing a response by or on behalf of The Local Records Office to any consumer complaint.

(D) Any and all documents used by The Local Records Office as internal training materials for staff or persons dealing with consumer complaints or inquiries.

**RESPONSE:** Local Records Office does not possess any documents reflecting consumer complaint policies or employee training materials.

**REQUEST NO. 7: Other Investigations or Lawsuits.**

(A) Any and all documents reflecting any correspondence with any law enforcement entity regarding the activities or practices of The Local Records Office.

(B) Produce copies of any and all complaints, pleadings, memoranda, court orders, court opinions, Assurances of Voluntary Compliance or Assurance of Discontinuance, Consent Judgments or similar documents or consent decrees to which you are or were a party, whether or not filed in any State or Federal Court.

(C) If you have ever been investigated by any State or Federal agency, identify the agency and produce a copy of any and all documents relating to such investigation.



**RESPONSE:** The Attorney Generals of North Carolina, South Carolina, Washington, Iowa, California, Indiana, and Wisconsin, as well as the United States Postal Service, have initiated investigations and/or lawsuits regarding Local Records Office. Local Records Office objects to the request for documentation regarding these matters on the grounds that the request is irrelevant, overbroad, and unduly burdensome.

Respectfully submitted,

**GLANKLER BROWN, PLLC**

6000 Poplar Avenue, Suite 400

Memphis, Tennessee 38119

Telephone: (901) 525-1322

Facsimile: (901) 525-2389

By: 

Don L. Hearn, Jr. (#22837)

*Attorneys for Local Records Office*

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing was sent by first class United States mail, postage prepaid, and by electronic mail, on this 8<sup>th</sup> day of July, 2013, to the following:

Caitlin Doty  
Assistant Attorney General  
Office of the Attorney General  
Consumer Advocate & Protection Division  
Post Office Box 20207  
Nashville, TN 37202-0207

A handwritten signature in black ink, appearing to read "Caitlin Doty", written over a horizontal line.

4823-9265-2052, v. 1

## Local Records Offices

HOME ▾  
ABOUT US ▾  
CONTACT US ▾  
DISCLAIMER ▾  
HOMEOWNER'S INFORMATION ▾  
HOMEOWNERS TOOLS ▾

Local Records Office is a company that specializes in generating property profile reports. If you have never heard of such documents rest assured that you are not alone. However, it is important that you educate yourself regarding these resources because, if you are a property owner, they can greatly improve your ability to make smart real estate decisions.

Most basically put, a property profile report is a document that outlines a wide range of details regarding your real estate assets. Each report covers one specific address, providing information regarding property history, transaction details, and even surrounding demographics. As such, this type of report is extremely valuable to individuals who are considering selling their properties or who simply want to know how much their real estate assets are worth—and why.

When you invest in a property profile report from Local Records Office you will receive a comprehensive document that speaks to a long list of topics. Here are some of the details that you will find:







- **Criminal Activity:** While it is true that crime happens in virtually all neighborhoods, it is also true that criminal activity is more prevalent in some than in others. The information covered in your report will highlight both crime that has taken place on your property and crime that has occurred within the community. Your report will break this information down into easy to read categories, including larceny theft, robbery, murder, aggravated assault, forcible rape, burglary, etc.
- **Academic Organizations:** The school system that is located in your property's community can have a great impact on the real estate's value. As such, it is a wonderful idea to learn more about the educational institutions that are located in your area. Your report will highlight the quality of these schools according to the API, or Academic Performance Index. Furthermore, it will provide information regarding student teacher ratios, population, etc.
- **Foreclosure Activity:** Foreclosure can bring down the property value within a community, so it is crucial that you understand both if your home was foreclosed and if foreclosure proceedings have taken place nearby. Your property profile report will provide detail regarding which homes were foreclosed and when.
- **Demographics:** Understanding who is living in your community is important when trying to determine the character of the neighborhood. Demographics can help you do just this. Your report will offer details regarding age, income, population, and more.
- **Additional Data:** When it comes to your real estate in and of itself, your report will provide you with information pertaining to property real value, criminal history, comparables, transaction history and other important details.

Local Records Office understands that making decisions about your property is not always easy. However, with the right information, you can certainly come to appreciate the value that your property holds. By having a property profile report compiled for your real estate assets, you can create a better understanding of how much your property is worth and, as a result, make more informed choices when considering whether to keep it or to put it on the market.



EXHIBIT A

## Local Records Offices

HOME   
ABOUT US   
CONTACT US   
DISCLAIMER   
HOMEOWNER'S INFORMATION   
HOMEOWNERS TOOLS 

### About Us

Local Records Office is an organization that creates property profile reports for its clients. Comprehensive in nature, these documents provide homeowners with information about their land and the structures that are built upon it. This can prove exceptionally useful when determining the value of a property or when investigating previous transactions and other details.

Based in Los Angeles, California, Local Records Office works with third party providers to ensure that all of the information that they offer to clients is as accurate as possible. County records are the most popular source for such information, but these may stem from data collected by state education departments, the FBI, and other organizations.

Here are some of the details that you can access with this report:

- Property details
- Real value
- Neighbor statistics
- Criminal activity
- Educational opportunities
- Resident demographics
- Foreclosure activity
- Property history

For additional information visit us at:

[www.localrecordsoffice.org](http://www.localrecordsoffice.org)

[www.localrecordsoffice.net](http://www.localrecordsoffice.net)

[www.localrecordsoffice.co](http://www.localrecordsoffice.co)



## Local Records Offices

HOME [↗](#)  
ABOUT US [↗](#)  
CONTACT US [↗](#)  
DISCLAIMER [↗](#)  
HOMEOWNER'S INFORMATION [↗](#)  
HOMEOWNERS TOOLS [↗](#)

### Contact Us

#### Contact Information

If you want more information about our service or if you have any questions, please fill out the next form and we will get back to you.

First Name:

Last Name:

Address Street 1:

Address Street 2:

City:

Zip Code:

 (5 digits)

State:

Daytime Phone:

Evening Phone:

Email:

Comments:

Enter comments here!

Local Records Offices  
Phone: (800) 775-9059  
Dates: Monday through Friday  
Hours: 8:00 am to 5:00 pm

## Local Records Offices

HOME (1)  
ABOUT US (1)  
CONTACT US (1)  
DISCLAIMER (1)  
HOMEOWNER'S INFORMATION (1)  
HOMEOWNERS TOOLS (1)

### Disclaimer

- Local Records Offices is an analysis and retrieval firm that uses multiples resources that provide supporting values, deeds and evidence that is used to execute a property reports and the copy of the most recent Deed recorded.
- Local Records Offices is not affiliated with the County in which your deed is filed in, nor affiliated with any government agencies.
- This Service to obtain a copy of your Deed or other records of Title is not Associated with any Governmental Agency, you can Obtain a Copy of your Deed or other records of your Title from the County Recorder in the County where your property is located in.
- This Product or service has not been approved, or endorsed by any government agency, and this offer is not being made by agency of government.
- This is not a bill. This is a Solicitation; you are under no obligation to pay, unless you accept this offer.



**\*\* Data deemed reliable, but not guaranteed\*\***

## Local Records Offices

[HOME](#) (b)

[ABOUT US](#) (b)

[CONTACT US](#) (b)

[DISCLAIMER](#) (b)

[HOMEOWNER'S INFORMATION](#) (b)

[HOMEOWNERS TOOLS](#) (b)

### Homeowner's Information

#### *Indyposted*

Property Profile Reports Help Sellers Name Prices, According to Local Records Office. ....



## Local Records Offices

HOME ▾  
ABOUT US ▾  
CONTACT US ▾  
DISCLAIMER ▾  
HOMEOWNER'S INFORMATION ▾  
HOMEBUYER'S INFORMATION ▾

### Homebuyer's Information

As a Homeowner, We believe you should know that you have a few help to protect your Dwelling and also to reduce the property tax payment, And these two are the most important.

#### What is a Homestead Declaration?

A homestead declaration is a written statement, made under penalty of perjury, that claims a particular "dwelling" (i.e. a house, condominium, boat, or similar property) as the owner's *principal* place of residence. In order to protect a home against a loss to creditors, a homestead declaration must be (1) signed by a homeowner, (2) acknowledged (i.e. notarized) by a notary, and (3) recorded.

#### What is a Homeowners Exemption?

If you own a home and occupy it as your principal place of residence on January 1, you may apply for a Homeowners' Exemption. This exemption will reduce your annual tax bill.

If you build or acquire a home, and there was no exemption on the annual tax roll, you may apply for a Homeowners' Exemption on the supplemental tax roll.

In order to qualify, you must occupy the home within 90 days of the completion of new construction or the change in ownership.





**Who's been Arrested in Memphis!**  
You may be surprised!  
Tennessee Arrest Records are now Online

**7 odd veggies that KILL abdominal fat**  
Surprising foods that boost your metabolism for a flat stomach

**New Rule in Tennessee**  
If you drive in Tennessee you better read this...

## Property Profile Reports Help Sellers Name Prices, According to Local Records Office

⌚ JUNE 13, 2013 10:37 AM | POSTED IN: HOME LIFESTYLE | WRITTEN BY: JACOB HAMMER+



MORE INFO:



Local Records Office (LRO) is an organization that provides individuals with property profile reports—documents that are key for both buyers and sellers in the real estate game. These reports provide information regarding a variety of details concerning a particular address, including criminal activity, transaction history, local demographics, educational opportunities, neighborhood foreclosure activity, and more. As such, this report plays a key role in preparations to buy or sell a house. According to a recent article published by The New York Times, the

current sellers market that is experienced in New York City (and, LRO professionals assert, other major residential areas across the country) requires buyers to come prepared when they search for their perfect home. Additionally, sellers must use all of the information that is available to them to pinpoint the right asking price in order to maximize their profits while minimizing the odds that too steep a price will scare off potential buyers. But these are just some of the changes that have taken place since the market has shifted to a more seller-friendly environment.

The article explains: “The rules of engagement for buying an apartment in the city have changed. Negotiation, brokers say, is no longer part of the equation. Forget about taking time to mull over your decision. Serious buyers need to be prepared to pounce. And while lots of cash has always helped, it’s now more important than ever, as sellers select the best offers with the least amount of hassle involved [...] Brokers caution that even in this market of extremely tight inventory, listings priced too high tend to linger, and low prices intended to bring the biggest crowds through the door could result in lowball offers. There is an art to choosing the right price.”

The professionals at LRO agree, citing information regarding comparables, the real value of the property, and a seasoned real estate agent as key ingredients necessary in the process of naming the best asking price. By leveraging as much knowledge as possible when naming the price, sellers are able to find the number that will both attract a wide range of buyers and discourage lowball offers.

The factors that are considered when naming a price are many. Oftentimes, real estate agents will refer to comps, or comparables, to help them determine what kind of a range the listing should fall into. Comps are similar homes located in the community that are currently on the market. Basically, real estate agents compare their listing with these listings to determine if their property should be more or less expensive based upon a wide range of features, including square

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If you drive in Tennessee you better read this...

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**Local Records' Office Asks, "Are You Ready to Buy a Home?"**

Local Records Office (LRO) is an organization that partners with homebuyers to provide them with

Important...

**Richard Zahn Highlights**

footage, updates, location, and more. Additionally, factors like local schools, the proximity to the city, the age of the home, and the character of the surrounding community are considered when determining the best asking price for a property.

In this type of market, it is important that buyers are prepared to jump on an opportunity when they find one. With inventory limited, most properties are receiving numerous offers, so it is important that buyers understand how much they are willing to spend on a property and how much a specific home is worth. If they wait too long, buyers may be outbid by another individual and lose the property altogether.

A professional from Local Records Office asserts that, ultimately, buyers who are looking to land the properties in which they are interested in today's competitive market need to act quickly. "Every minute is extremely valuable," comments a representative from Local Records Office, "which is why a homebuyer needs to have all of the elements in place before they look for their dream home. It is recommended that they make a budget, hire a reliable and trusted real estate agent, and prepare all of the financing and other documentation before they start their search. With these elements in place, buyers will be better prepared to process information regarding demographics, comparables, and other details pertaining to a specific community or home. Additionally, they can make an offer and sign their contract without having to wait on paperwork and other formalities. This will allow homebuyers to cut the stress that they experience during the house hunting process while freeing up the time it takes to find the perfect property to fit their needs."

The real estate industry has a reputation for being stressful for many reasons, and one of them is that individuals simply do not know what to expect in terms of home value. Television shows have been created by leading networks, such as HGTV, that showcase how different buyer expectations are when compared with the reality of what a home is worth. As such, the professionals at LRO encourage individuals to learn about the neighborhoods in which they are interested so that they can understand why the properties in the area are priced as they are.

"The old saying 'knowledge is power' is so true in the real estate industry," comments the representative from LRO. "Buyers and sellers, both, need to understand property value in order to determine the best asking price or offer for a particular home. This is why we encourage all of our clients to learn as much as they can before they start their search."

Local Records Office is dedicated to providing quality property profile reports to its clients, which help them to make certain that they are asking or offering a fair price for a specific real estate asset.

*Local Records Office is an organization that specializes in providing property profile reports to individuals who are looking to learn more about a given real estate asset. Whether they are interested in buying a property, selling a house, or simply getting more details about a certain location, these reports help individuals to make educated decisions regarding their real estate assets based upon property value, local demographics, community criminal activity, foreclosure activity, area demographics, and more. The professionals at this organization leverage partnerships with federal and county government offices to collect the necessary information and then compile the details into a comprehensive, easy to use report.*

#### Free Real Estate Course

USTaxlienAssociation.com/RealEstate  
Better Than Foreclosures! Learn To Invest  
In Tax Liens.

AdChoices



Edited By Jacob Hammer

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Posted: June 13, 2013

Category: Home Lifestyle

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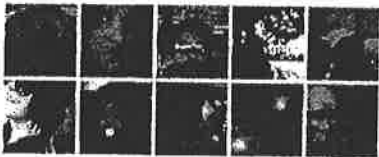
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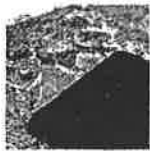


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## Local Records Office Shares Valuable Information with Property Sellers





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## Making Friends in a New Community

According to the U.S. Census Bureau, nearly half of all Americans change residence once every five years. While moving is often an exciting chance to start over, it can also be intimidating and upse

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## Local Records Office: Boosting the Confidence of Homebuyers



**Local Records Office (LRO)** is a company that provides peace of mind for buyers who are not sure if they are interested in the community in which their potential new home is located. You see, when buyers make an offer on a home they are doing more than planning to invest in this one structure—they are making a commitment to the neighborhood in which they will live if their offer is accepted. With so many different

factors that contribute to creating a community, though, how is it that a buyer can rest assured that their decision is the right one? They can do so with the help of LRO.

Local Records Office is, essentially, a report-generating company. dedicated to assisting clients that span the country, LRO collects information from various third party providers and uses this data to compile an overall look at the community in which a certain house is located.

It works like this:

1. An individual who is interested in purchasing a home but is not sure about the community contacts Local Records Office. They provide the specific address in which they are interested and finalize payment.
2. Once payment is received, the report generation process is started. The professionals at LRO reach out to third party partners, including county offices, to gather documents that allow them to access certain pieces of information. Some of these documents originate with county departments while others are pulled from the FBI or the Department of Education.
3. As soon as all of the necessary information is gathered, professionals at LRO create a comprehensive report that details numerous facets of a community, which is returned to buyers as soon as it is complete. The entire process takes an average of two business weeks, but can take up to 21 business days, due to the fact that the professionals at LRO have to partner with outside organizations to access the necessary data.
4. If buyers are still interested in the property after learning more about the neighborhood they may make an offer. If not, they may submit a request for a new report on another property.

Local Records Office is, as you can see, a resource that individuals can call upon when they want to know more about a specific area. The cost of a report is only \$89, which many individuals see as a

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worthwhile investment that will allow them to make an educated decision regarding whether or not to place an offer on a certain home. If buyers do not place an offer on the initial property and want to access a report on an additional address they can use a coupon that allows them to save 35 percent on the second document. Because of this, many individuals run a report on each property they are considering so that they can accurately compare all aspects of the communities they may move into.

## Local Records Office: What Does a Report Include?

When you purchase a report from LRO you will gain access to data regarding a wide range of factors. Here are some of the most important aspects of the document:

1. **Crime Reports:** Crime is going to happen in virtually every community, as there are no neighborhoods that can sustain a zero percent crime rate. However, it is important to make sure that you are moving into an area that has as little criminal activity as possible, and that the crimes that do take place are not too serious. This aspect of the report is generated via data from the FBI Uniform Crime Report, or UCR. It encompasses details regarding a wide range of criminal activity, including arson, larceny theft, motor vehicle theft, burglary, aggravated assault, robbery, forcible rape, and murder.
2. **Educational Data:** If you are a parent or are planning on having children while living in your new home, it is essential to find a house that is located in a great school district. This means looking for a home in a community that offers a wide range of educational opportunities that will provide your children with academic and extra-curricular activities that prepare them for their futures. Using the Academic Performance Index, LRO rates public and private schools in the area of the address of interest. The data provided includes: distance, address, student teacher ratio, and student grade population.
3. **Foreclosure Activity:** While foreclosure is unavoidable in nearly all cases, it is something that can have a negative impact on the monetary value of homes in a certain community. This aspect of your report will provide information regarding the foreclosures that have taken place in the area, including auction dates, notices of default, maps, addresses, and how many properties have undergone the foreclosure process.
4. **Property Details:** Another issue that can impact the value of your potential new home (or, more accurately, how much you should pay for it) is the actual history of the house and surrounding properties. This aspect of the report offers detail regarding transaction history, property real value, assessor map, comparables, and more.
5. **Demographics:** While you certainly do not necessarily base your home buying decision on your potential new neighbors, you probably want to move into a community that is also home to other people your age. For instance, you may want to live in a neighborhood that houses families who have kids similar in age to your own. As such, understanding the demographics of the area is a good way to gauge the lifestyle embraced by the neighborhood.

While a report generated by LRO is an investment, it is one that can help you make the right decision regarding whether or not to place an offer on a specific home. Remember that, when you buy a house, you are also buying into the community in which it is situated. It is important that this is a community you will love—not one you will want to move out of.

The professionals at Local Records Office are standing by to assist you with your needs. Simply contact them and provide them with the address of the property in which you are interested. From there, just finalize your payment and wait for these pros to send you your report. With the help of this report you can make certain that you are investing in the right home for your family. Local Records Office wishes you the best of luck with your house search and hopes to provide you with the information you need to make an informed decision.

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**Awesome design**

★★★★★ May 09, 2013 by John

*Awesome design, congrats for the new site.*



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## Effective House Hunting: Getting the Most for Your Money



The professionals at Local Records Office know that finding the right house can prove extremely difficult. But don't worry—there are ways to make your house hunt easier and less stressful. Instead of having anxiety about whether or not you will find the perfect house for your family, simply follow these tips to make your house hunt a breeze.

- Decide what you are looking for before you start your search. Simply logging onto the World Wide Web or making an appointment with a real estate agent can prove exceptionally stressful if you don't know what you want, as you will find yourself quickly inundated with a plethora of options. Sit down and write a list of all of the features you need your new home to have, such as the number of bedrooms and bathrooms, the style of the floor plan, etc.
- Create a list of the features you know you do not want in your new home. This is a list you may add to as you look at different properties, but having a guide to give your real estate agent from the get go is a wonderful way to help your professional narrow down your options. When making this list, think about the styles, finishes, floor plans, etc. that you know you do not want.
- Partner with an experienced, trusted real estate agent who knows their way around the local area. This is crucial, as these professionals will have access to information and listings that you may not have the opportunity to call upon if you go it alone. Additionally, they can guide you through the somewhat complex processes of making an offer and closing on a property—which is essential if you have never before purchased a home.
- Take notes as you visit different properties to keep your options organized. After viewing three or more homes they will probably all start to blur together. Carry a notebook to write down what you like and do not like about each property. If you can, take pictures of each home so that you can compare them later.
- Only view properties that are within your budget. Looking at homes that are out of your price range will only stress you out, as you are bound to find a property you love but simply cannot afford. Make it clear to your real estate agent how much you can spend and that you are only interested in looking at properties that fall within this range.
- Get a report on the community in which your prospective new home is situated. While you are certainly buying a home, you are also investing in a neighborhood. As such, it is crucial that you make sure that this is a neighborhood you will want to live in. The report will provide you with details regarding the area's schools, crime rates, and demographics. Additionally, it will offer information pertaining to the property's transaction history, comparables, property real value, and more.

While finding a new home is not always easy, it can prove much simpler if you keep these tips in mind. And remember—the property you are buying is just the tip of the iceberg. Take the time to get to know the community before you invest in a new home.



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## Do You Want to Live in This Neighborhood?



When it comes to buying a new home, one of the most important aspects to consider is the neighborhood in which you will settle. Homebuyers have a tendency to put blinders on when they start their house hunt, which allow them to only look at the properties that are right in front of them. While the details of a specific home are certainly important to buyers, it is equally as essential that these individuals are happy with the community in

which the house is located. The next time you go on a house hunt, ask yourself the following questions to ensure that you would find happiness in the neighborhood in which you are considering making your purchase.

*Are the schools high quality? Do they offer the programs your children need?*

Having a great school district is one of the top priorities for buyers who have kids. If you have children, make sure that the schools in the area can cater to their academic and extracurricular needs. The education that your children receive will last them a lifetime, so it is imperative that you find a house in a location that will allow them to benefit from a quality educational experience.

*Is there crime in the area? Do you feel safe?*

It is recommended that you visit the community you are considering both at night and during the day to make certain that you feel safe. Check out the lighting at night to make sure that there are ample street lights to keep your family secure. Additionally, make sure that you are comfortable in the area and that it is conducive to the lifestyle you want to create for your family. Additionally, it is highly recommended that you get a report on the crime in the area to make certain that there are no violent criminal trends in the community.

*How close is the area to local retailers, such as the shopping mall and the grocery store?*

If you are looking for a rural home then you will have to drive a bit further to reach common retailers. However, if you are looking for a house in the suburbs or the city it is important to make sure that the home you choose is located near the grocery store and other important destinations. This will make life much easier than if you find yourself driving half an hour to pick up dinner each day.

Choosing a great neighborhood may seem overwhelming, but it really is just about collecting information about the area and deciding if it meets your family's needs.



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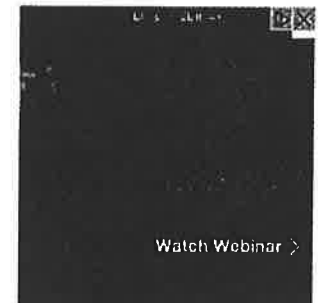
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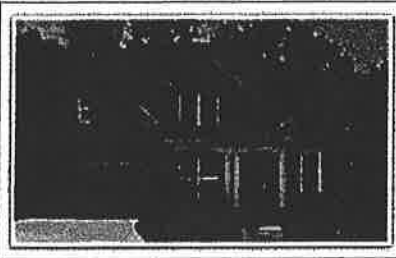
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## Local Records Office: What Should You Look for in a New Home?



Local Records Office is a company that provides homebuyers with information regarding the communities in which they are interested. As such, the company has partnered with countless individuals who are on the search for the perfect property for their families. But how are you to know when you find such a property? By keeping the following pieces of information in mind you can pick the right home for your needs.

- The first thing you should consider is the neighborhood. Is the home you are looking at situated in a community that is positive, supportive, and conducive to your lifestyle? Will your children have ample educational opportunities? Do you feel safe in this area?
- The size of the home should fall into the right range. A home that is too big will quickly fill with clutter and you will find it difficult to manage. On the other hand, a home that is too small will feel cramped and your family will outgrow the space much too fast. Think about the square footage that you have now and if you need more or less space when determining the square footage that your next home should offer.
- A great rule of thumb is to invest in a home that has one bedroom more than you need. This means that, if you have two kids, a four bedroom home would prove best. Of course, this rule of thumb may need to accommodate home offices and other spaces, so keep this in mind as you decide how many bedrooms you need in your next property.
- The location of bathrooms is important, as it is a great idea to have a bathroom that is convenient for each bedroom, even if these bedrooms are sharing a bathroom. Additionally, having at least one bathroom on each floor is a great idea, as it makes daily life much more convenient.
- The floorplan that your next home offers should allow you to create a positive lifestyle for your family. Many individuals like the open concept floorplans that allow family members to interact even when in different rooms (i.e. parents cooking in the kitchen can watch the kids playing in the living room). For other individuals, more traditional floorplans that incorporate individual rooms and offer a higher degree of privacy are preferred.
- The space surrounding the house itself is an important consideration. For instance, if you buy a home with a large backyard you will need to make arrangements for its upkeep—either by purchasing a lawn mower or hiring a company to take care of it. If you want minimal maintenance, a home with less acreage is probably best.

The professionals at Local Records Office understand that buying a new house is a major investment—one that you should not take lightly. But there is an organized, stress-free way to approach your house hunt. By understanding what you want in your next home before you start your search you can best pinpoint the property that will meet your family's needs.

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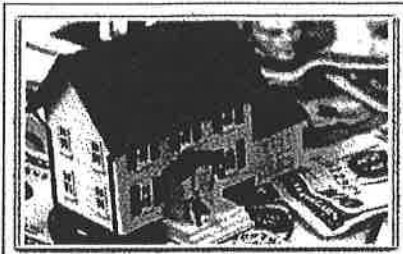
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## Is It Worthwhile to Invest in a Property Profile Report?



Local Records Office (LRO) is dedicated to providing its clients with the information they need to truly understand the value of their property and the nature of the surrounding community. Property profile reports, which are generated through a partnership with county, federal, and other government offices, provide individuals with a wealth of information regarding their real estate assets. If you are unsure of your property's

value, of details surrounding previous transactions, or of the local demographics surrounding your home, this is the kind of information you will find interesting, to say the least.

### Is It Mandatory to Invest in a Property Profile Report?

There are no laws stating that you must commission a property profile report for your real estate assets. In fact, you quite literally could go your whole life without ever accessing this information. But the question is, to what cost? In order to understand the value of your real estate it is essential that you have the information necessary to determine what that value is.

Think about it this way: your real estate assets are some of the largest purchases you will make in your lifetime. Whether your property is valued at \$100,000 or \$1,000,000, it is essential that you understand why. Because there are so many factors that are involved in determining the nature of a piece of real estate, the professionals at LRO create a report that is comprehensive, easy to read, and to the point.

### What Information Does a Property Profile Report Provide?

When you receive your property profile report from LRO you will quickly see that it is well-organized. Within its pages you will find the following details:

1. Real value
2. Property history
3. Property details
4. Foreclosure activity
5. Neighbor statistics
6. Resident demographics
7. Criminal activity
8. Educational opportunities

Each of these categories provides a wide range of details that can help you to better understand your real estate assets. As such, this report is a wonderful tool to have if you are a property owner.

### What Is the Process?

Getting a property profile report is an extremely easy process. First and foremost, reach out to the professionals at LRO. They will ask you targeted questions, such as the address of the property in question, to ensure that they have all of the information necessary to create a comprehensive document. Once this is done, simply verify your payment and wait for your report to arrive!

With each order, the professionals at LRO partner with county offices to access public records regarding

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the property in question. Additionally, federal and other documents regarding criminal activity and local education issues are gathered to compile details on both the property itself and the surrounding community.

If you have yet to invest in a property profile report It is a wonderful idea to go ahead and do so. The professionals at LRO are dedicated to helping you to access the information you need to make educated decisions regarding your real estate assets. With this tool, you can better understand the value of your property and the character of the nearby community.

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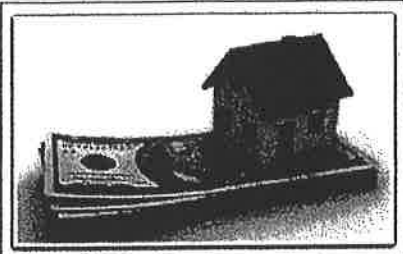
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## Property Profile Report: Why Do You Need One?



If you are a property owner, then you are well aware of the fact that your real estate is one of the largest investments you will make in your lifetime. Whether you own residential, commercial, or even industrial property, it is essential that you understand what this asset is worth. Additionally, it is crucial that you understand why. With a property profile report, you can access all of the details necessary to determine the value of your

property and the character of the surrounding community, which can greatly impact your property's future.

Here are a few of the reasons why it is a great idea to invest in a professionally generated property profile report:

1. Understanding the details regarding your property, including its transaction history, comparables, etc., can help you to make smart real estate decisions. Think about it this way: if you are going to sell your home you need to fix upon an asking price. But how are you to know what price is best if you aren't sure what your property is actually worth? By using a property profile report, you can better identify the best price for your real estate—and give solid reasons as to why it is worth the amount you are asking for.
2. Because it is created using government documents, the information that is contained within the property profile report is reliable and accurate. When you commission a report, the professionals who create your document partner with government offices—both local and federal—to gather the records necessary to create a comprehensive profile of the property. As such, you can rest assured that the information you receive is a valuable tool in terms of assisting you to gauge the value of your real estate assets.
3. Property profile reports speak to the value and history of a specific piece of real estate, it is true. But these documents also contain information regarding the surrounding community. As such, they are wonderful resources when trying to get to know the local area, including the schools, crime rates, demographics, etc.

The phrase "knowledge is power" is one that all property owners should adhere to, as it is integral that you understand the details surrounding your real estate assets in order to make the best decisions by them. With a property profile report on hand, you can determine how much your property is worth, why, and even compare it to other pieces of real estate in the area. As such, this type of report can prove highly beneficial.

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Local Records Office highlights the benefits of a property profile report.

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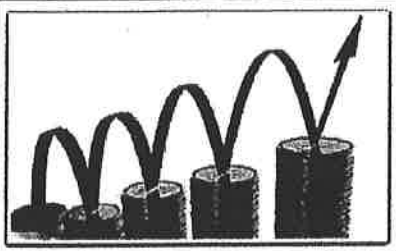
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## Local Records Office: How Can Your Business Improve Customer Service?



Local Records Office is an organization that is dedicated to providing its customers with the highest degree of support possible. As such, the company has spent a great deal of time looking at the best practices involved in customer service—and determining the ways to improve upon them. Here, the professionals at this organization share their recommendations for boosting the customer experience.

1. Create clear expectations regarding what the company does and how it interacts with clients. Individuals who are expecting a certain type of support and are given another are frequently disappointed, no matter how high the quality of service that they actually receive. Think about how your clients perceive the role that your organization plays in their lives and ensure that this perception is in line with the role your company actually wants to fulfill.
2. Walk through the purchasing process, step by step, as if you were a customer. In fact, you might even call your company anonymously so that you can interact with your customer service and sales staff. This will give you the wonderful opportunity to experience exactly what clients experience and to pinpoint any issues that you need to address. For instance, you might want to streamline the ordering process so that clients only need to make one phone call instead of speaking to multiple professionals.
3. Enhance the training programs that your organization offers. Initial training processes are imperative to quickly bringing new employees up to speed, but in all honesty they are not enough. Yearly customer service seminars and workshops are fantastic ways to keep employees on point regarding their customer service skills. Have them role play, listen to actual client calls, and work with one another to create more effective customer service attitudes that will improve the experiences of your clientele.
4. Seek out customer feedback. When your clients work with you they certainly develop an opinion about your company—either positive or negative. Take the time to talk with your customers about their experiences and to address any issues that they may raise. For instance, clients who feel as though a certain representative was not adequately prepared to handle their account may feel let down. In this case, you might focus more strongly on training employees to refresh their customer service skills.
5. Don't make promises that your business cannot keep. Customer service is all about setting expectations and then delivering on them, so it is important to set the right expectations. By overpromising, you can do a great deal of damage to your brand's image when you fail to follow through with the terms to which you have agreed.

Customer service is an essential aspect of any successful organization. The professionals at Local Records Office understand that, by following these tips, you can actually improve the level of support that your company provides to its clientele. Use these as a starting point in order to develop your own list of best practices—and to create a corporate culture that is focused on the happiness of your customers.

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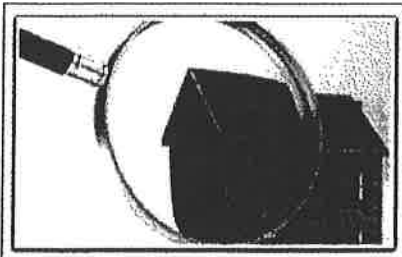
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## Why Are Property Profile Reports Valuable?



Local Records Office (LRO) is a company that specializes in generating property profile reports. If you have never heard of such documents rest assured that you are not alone. However, it is important that you educate yourself regarding these resources because, if you are a property owner, they can greatly improve your ability to make smart real estate decisions.

Most basically put, a property profile report is a document that outlines a wide range of details regarding your real estate assets. Each report covers one specific address, providing information regarding property history, transaction details, and even surrounding demographics. As such, this type of report is extremely valuable to individuals who are considering selling their properties or who simply want to know how much their real estate assets are worth—and why.

When you invest in a property profile report from LRO you will receive a comprehensive document that speaks to a long list of topics. Here are some of the details that you will find:

- **Criminal Activity:** While it is true that crime happens in virtually all neighborhoods, it is also true that criminal activity is more prevalent in some than in others. The information covered in your report will highlight both crime that has taken place on your property and crime that has occurred within the community. Your report will break this information down into easy to read categories, including larceny theft, robbery, murder, aggravated assault, forcible rape, burglary, etc.
- **Academic Organizations:** The school system that is located in your property's community can have a great impact on the real estate's value. As such, it is a wonderful idea to learn more about the educational institutions that are located in your area. Your report will highlight the quality of these schools according to the API, or Academic Performance Index. Furthermore, it will provide information regarding student teacher ratios, population, etc.
- **Foreclosure Activity:** Foreclosure can bring down the property value within a community, so it is crucial that you understand both if your home was foreclosed and if foreclosure proceedings have taken place nearby. Your property profile report will provide detail regarding which homes were foreclosed and when.
- **Demographics:** Understanding who is living in your community is important when trying to determine the character of the neighborhood. Demographics can help you do just this. Your report will offer details regarding age, income, population, and more.
- **Additional Data:** When it comes to your real estate in and of itself, your report will provide you with information pertaining to property real value, criminal history, comparables, transaction history, and other important details.

LRO understands that making decisions about your property is not always easy. However, with the right information, you can certainly come to appreciate the value that your property holds. By having a property profile report compiled for your real estate assets, you can create a better understanding of how much your property is worth and, as a result, make more informed choices when considering whether to keep it or to put it on the market.

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## Do You Own Your Property?



Property ownership is an issue that is debated on a daily basis across the country. A fairly complex legal idea, it is important that you understand which documents are required to secure ownership of a property in order to best protect your largest financial assets (namely, your real estate). Many individuals believe that holding either a title or a deed is a sign of ownership, but the truth is that this issue is much more complicated than this simple solution makes it seem. You see, both of these documents work together to establish ownership.

### What Is a Title?

A title is a legal document that conveys certain rights to the individual who holds it. Simply put, this means that the individual who is listed as the title holder is the individual who has the right of ownership over the property. But it gets a bit more complicated. Because you can have multiple names on a title, it is important that you are aware of who is considered the main title holder in order to accurately determine ownership.

The rights that are granted to individuals with a title vary from one document to the next, depending upon the arrangement that is made. Oftentimes, though, these rights include acquisition, tenancy, conveyance, grazing rights, timber rights, development rights, water rights, exclusive possession, partition, hunting rights, mineral rights, air rights, hypothecation, farming rights, and easement.

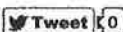
It is important to point out the issue of exclusive possession. The saying, "possession is nine-tenths of the law" is commonly used in today's world. However, there is a major difference between having possession of a property and having the right of possession of a property. As such, it is important that you understand this concept to protect your real estate assets.

### What Is a Deed?

Like a title, a deed is an essential legal document in terms of determining ownership of a property. In their most basic form, deeds assign particular rights over a specific piece of property to particular individuals. In most cases, the main title holder is also the holder of the deed. However, when this is not so, the legal ownership of a property can become quite confusing to identify and legal assistance may prove necessary to work the issue out.

If you are a property owner, it is crucial that you have legal ownership of your real estate—not just possession. Through a property profile report you can gather some of the information necessary to determine this issue, such as the name of the main title holder. By ensuring that your property is 100 percent yours in a legal sense you can better protect your investment.

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## How to Pick Your Dream Property



fears, Local Records Office has put together a list of some of the important aspects to consider when searching for the perfect new home.

First, decide what type of house you need. This will be important in directing a real estate agent (or guiding your personal search). Do you want a stand-alone home, or would you be happy with a unit in a multi-family dwelling? Do you prefer spacious modern homes with an open floor plan, or do you enjoy the cozy intimacy of an older house? You will also need to decide how much money you can afford to spend. If you have gotten a loan from the bank, keep in mind that you aren't obligated to accept the full amount – spending beneath your means could be wise. Remember that while all hardwood floors, new granite countertops, and environmentally friendly paint and appliances may be attractive, all top-end features will be astronomically more expensive. Be firm with your budget; you will thank yourself later. Taking a checklist with you on house-hunting outings can help you stick to your predetermined budget and wish list, and avoid being swayed by realtor pitches.

Next, think ahead. It may be difficult to picture yourself selling the home when you haven't even purchased it in the first place, but potential resale value is worth thinking about. Selecting a house that appeals to a wide variety of people will insure the greatest return on your investment. Additionally, remember that older homes will require more upkeep. That original stone façade may be charming, but are you willing to put in the time (and money) to maintain it? The same question goes for sprawling lawns and elaborate landscaping. Don't underestimate the toll exhaustive maintenance can take on your life.

Finally, as realtors always say: location, location, location. Look at the neighborhood around the house you are considering. If you have children, naturally you will want them to attend a reputable school district. Long commutes to and from the office can make even the most appealing house lose its charm. Seriously consider your needs regarding nightlife, dining, and entertainment. Rural neighborhoods are scenic, but if you are to live in this house for several decades, are you sure you can handle having to drive twenty minutes to a grocery store?

House hunting can be frustrating and confusing, to be sure. But by thinking ahead and making a firm list of priorities, hunters can make the entire process go a little more smoothly. You deserve the house of your dreams – it's up to you to be able to find it! Once the house is under control, it's only a matter of time until your new town truly feels like your community.

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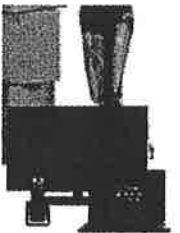
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## Making Friends in a New Community



According to the U.S. Census Bureau, nearly half of all Americans change residence once every five years. While moving is often an exciting chance to start over, it can also be intimidating and upsetting. Leaving behind your friends, your job, and possibly your family members is understandably jarring. To help smooth the transition, here are a few ways movers can begin to meet new friends and settle into a new location.

1. Do your research. What ties your new community together? It could be anything from the local university sports teams, to pride in the town historic district, to something as unusual as the largest pickle in America. Where do the locals go to have fun? Ask for recommendations regarding hiking, swimming, and other outdoor activities. Check out craft fairs or local street fairs. Even if such affairs aren't usually your cup of tea, they will give you an appreciation for local color and help you feel integrated into the community.
2. Push yourself out of your comfort zone. Staying inside your new home with a good movie or a new book is easy, and certainly a perfectly acceptable choice. But if it becomes a nightly routine, you will never make any friends in your new home. Make yourself a promise to do at least one new thing every week that pushes you out of your comfort zone: visit a new church, stop by a club meeting, approach a stranger at the café. Just get involved! Putting yourself out there with a group of people is the best way to start meeting folks with the same interests and motivations that you do.
3. Reinvent yourself. Remember how you've always wanted to start learning Spanish, or making your own pasta, or salsa dancing? No better time to do it than when you are making a completely fresh start. Deprived of your old routine, it's the perfect opportunity to cast yourself in a new image.
4. Give yourself room to mourn. Getting so wrapped up in trying to establish a new routine that you subliminate all negative feelings can be psychologically destructive, experts say. It's only natural that you should feel panic and sorrow after leaving your home, your job, your friends, and all your favorite haunts. The trick is to integrate your sadness into your intentions to adapt to your new home. Call your friends and family in your old town to help yourself through the pain of separation and the nerves of adjusting to your new life.

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## Local Records Office Reveals the Secrets to Success In Customer Service



Too many business owners make the fatal error of assuming that customer service is only important for retail or food service workers. It's time to change that perception; for instance, Local Records Office is a service selling reports about the academic and public integrity of communities. Because this service is sold to men and women moving to new places, LRO knows that they must present a calm, helpful face in order to further

their own bottom line and please the customer. Food service workers are never wrong when they say the customer is always right; it's a rule that can improve the fiscal performance and popularity of many other industries.

Still skeptical about the importance of quality customer service? Business owners must understand that a large portion of their brand's image is shaped by consumer perception. Regardless of how catchy your branding is or how much money you pour into marketing, the perception of your company will in large part still fall to how the public perceives you. Which means that, for better or worse, your customer service can make or break your organization; one bad customer experience can lead to complaints while one great customer experience can lead to referrals.

The way in which your business works with clientele is important. As such, customer service should always stand as a number one priority for organizations that are looking to thrive.

So how can businesses improve their customer service skills? When it comes to boosting the service that you provide to your clientele, it is important to first identify what changes should take place. Start by evaluating your current customer service activities; first and foremost, clients need to be treated with respect. Are they satisfied with the level of support that your organization's representatives can offer?

Once you realize the issues that need to be revised, set out to create a plan that will enable you to successfully achieve positive change in your organization. For instance, you might invest in a higher degree of training for your customer service representatives to ensure that they are able to handle a wide range of situations. Additionally, you might create a follow-up procedure that speaks to clients after they have had customer service issues resolved to ensure brand loyalty and underscore the fact that your business cares about their satisfaction.

Another great way to improve the quality of service that your organization offers to its clientele is to listen to their feedback. Create a survey or simply ask about the improvements that your customers would like to see. Just make sure that, if you start this kind of dialogue, you use the information you gather to improve the support that clients receive. If your clients can see changes in the business spurred by their own critiques, then Local Records Office assures you that they will become steady repeat customers.

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## Local Records Office: What Does Your Potential Community Have to Offer?



**Local Records Office (LRO)** is an organization that supplies individuals with reports regarding the communities in which they are interested in purchasing a home. When house hunters go looking for the perfect new property they are able to see the details of the structure and the land on which it is situated. But the truth is that the details surrounding the community in which the house is located are just as important, as they will affect the everyday lives of the individuals who move into the home. For this reason, you are encouraged to get a report for a neighborhood before you invest in a new house, as this can help

you determine whether or not this is a place in which you really want to live.

Working with Local Records Office is extremely easy. In fact, all you have to do are three things: supply the address you are interested in, finalize your payment, and then use your report when it is complete! With minimal effort, you can access a great deal of important information that may help you to determine which community is best for your family.

When you reach out to the professionals at Local Records Office the first thing you will do is provide them with the address of the home you are considering purchasing. This is important, as they need this address to focus on the right community. After your payment is processed, the professionals at LRO will reach out to their third party providers to access the information necessary to compile your report.

The majority of the information collected by the professionals at Local Records Office is gathered from county offices. Some, though, originate in other government departments. For example, details regarding crime are taken from the FBI Uniform Crime Report. Likewise, information pertaining to the local schools, both public and private, is gathered from the Department of Education.

Because the professionals at LRO have to work with various government employees to accumulate the information necessary to build your report, the actual process of putting this report together may take up to 21 business days. However, most of these documents are compiled and returned to customers within two business weeks.

Once your report is returned, take the time to look over the details. You will have access, thanks to this document, to a wide range of information regarding the home you are interested in and the area surrounding it. If the community is everything you are looking for you can confidently make an offer on the house. If not, you can keep searching and rest assured that you have avoided making a mistake by purchasing the property.

Naturally, if you keep going with your search, you will want to run a report on the next home in which you are interested. The professionals at LRO will provide you with a coupon after your first purchase, allowing you to save 35 percent off of your next report. This means that your initial report is just \$89 (even at full price, this service is well worth this minor investment) and that the next report, if you choose to use the coupon, is 35 percent off. As such, the services provided by LRO are affordable and can fit into the budgets of house hunters across the country.

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The reports that are generated by LRO are compiled in such a way that they offer the most important information to homebuyers. You will, after receiving LRO report, have the ability to understand the nuances of the community in which you are considering moving. Each report comes with the following details:

**Foreclosure Activity:** Foreclosure is unavoidable for many individuals, but it is important to remember that it can have an impact on the property values of the homes within the community. The report that you get from LRO will notify you of any foreclosures that have taken place in the area and when they occurred. This may help you to better understand the comparables in the neighborhood and how much you should offer on the home you have chosen.

**Crime:** Unfortunately, crime is an issue that happens in virtually every neighborhood no matter the local demographics, median income, property value, etc. But this doesn't mean that you can't choose a community that has limited criminal activity. In fact, ruling out neighborhoods that have violent crimes is a great idea. This aspect of the report will provide insight regarding a wide range of criminal activity and is generated from information from the FBI Uniform Crime Report.

The professionals at Local Records Office understand that purchasing a new home involves more than simply buying a property. When you make an offer, you are committing to an investment in a community—one that should support your family and lifestyle. As such, the professionals at Local Records Office encourage you to call upon their services to ensure that the neighborhood you choose is one that you will love for years to come.

## Awesome design

Awesome design, congrats for the new site.



## Are You Ready to Find the Home of Your Dreams?



The professionals at Local Records Office understand that looking for a home is easy—looking for the *right* home is what can get complicated. As a homebuyer, you are sure to have a long list of things that you want and don't want in a house, and finding a property that fits this list may become frustrating. But by following these tips, you can alleviate the stress that the house hunt can cause and better the odds that you will find the house of your dreams.

### Tip One: Make Lists

If you are one of those homebuyers who hasn't yet made a list of all of the features you want in your next property, then listen up. This list can make life much easier on both you and your real estate agent. Simply write down all of the things you must have in your next house. For instance, you might consider the size of the lot, the amount of green space, the type of housing (i.e. single family, condominium, duplex, townhouse, etc.), the square footage, the number of bedrooms, the number of bathrooms, etc. This list will allow your real estate agent to compare each property to your expectations before you take the time to visit them, meaning that your search will prove much more efficient.

Likewise, it is important to create a list of what you absolutely do not want in your next house. Consider the challenges you have faced in your current and past residences and the features that you do not want to have to deal with again. For example, you might want to stay away from homes with multiple stories, properties that have a great deal of green space (which can mean a lot of upkeep), or homes that need a bit of TLC.

### Tip Two: Pick a Community

The neighborhood in which you settle is just as important as the home you choose, so make sure you pick a community that offers the lifestyle and support you need. Running a report on the communities you are considering through LRO is a fantastic way to narrow your options and choose the neighborhood that best fits your family. These reports will offer insight regarding educational opportunities, criminal activity, demographics, etc.

### Tip Three: Communicate with Your Agent

Real estate agents are must have resources for home buyers who want the best experience possible during a house hunt. But the effectiveness of your partnership with an agent really hinges on your ability to communicate with this professional. Don't hesitate to tell your agent what you like and don't like about certain properties, as this information will help them to better target the search. Teaming up with a local agent who has some good experience to their credit is a wonderful way to take advantage of all of the resources at your disposal when you embark on your house hunt.

Looking for a new home is never easy if you are seeking out a property that will fit specific needs. But with these tips in mind you can drastically reduce the stress that you encounter and improve the results of your house hunting activity!

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
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## Evaluating Your Potential New Community



Buying a new house is an exciting event, one that you will remember for the rest of your life. The house hunt, though, can prove quite stressful if you aren't sure how to approach it. In fact, many individuals find themselves dreading the search for a new home because there are so many factors to consider when choosing the right property. One of these factors—which is often overlooked by house hunters—is the community. While individuals are often focused on the style of the home and the features it offers, it is important that they eventually turn their attention to the neighborhood in which it is situated and whether or not it will serve

their needs.

Here are some of the questions you should ask about your potential new community before you commit to an offer on a house:

1. What are the schools like? If you have children or plan on having kids while living in your next home, the quality of the local schools is probably a priority for you. This means that you want to find a home in a school district that offers a wide range of educational opportunities. From academic programs to extra-curricular activities, it is important that the schools nearby will provide the educational foundation that your children need to thrive.
2. Does the area experience a great deal of crime? Criminal activity is, unfortunately, going to take place in virtually every neighborhood. But despite this fact, it is a good idea to find a community that has limited crime—and that is not steeped in violence. Make sure that you feel safe in this neighborhood and that you will feel confident raising a family here.
3. How far away is the community from work? Commutes can become quite long for individuals who are moving into the suburbs. Finding a home that is convenient to interstates, public transportation, and other resources is important for those buyers who are going to have to drive to work each day. Consider whether or not the benefits of living in a certain community outweigh any inconvenience it offers with regard to your commute.

The ideal community is one that will provide your family with a safe environment in which to grow. The neighborhood that you choose to move into needs to have the ability to support the lifestyle you want to create while offering all of the resources, such as high quality schools and retailers, that you need. By asking these and other key questions you can narrow your search for the perfect community for your family.

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## Local Records Office Highlights Tips for Picking the Perfect Property



Local Records Office is a company that has worked with countless homebuyers in their pursuit of the perfect property. As such, the professionals at the organization have gleaned a great deal of insight regarding what house hunters should look for when on the prowl for the best new home for their families. Here, these professionals share tips to help you decide whether to make an offer on a property or keep searching.

- Try to visualize your family living in the space. Can you see yourself creating a happy, comfortable life in this home? Are you able to picture your kids enjoying the house and the yard? It is imperative that the home you buy is able to uphold the lifestyle that you are hoping to create for yourself and your family members. If the home doesn't look like it will provide comfortable accommodations with this regard, keep looking.
- Consider how many changes you will need to make to the house in order to make it your dream home. While you may not have the budget to buy your dream home now, there is no reason why you can't alter a less expensive property to meet your needs. But some properties simply aren't worth the investment if they are in need of too much repair. Consider how much the renovations you want will cost and how much, overall, the house will run.
- Differentiate between cosmetic and structural updates. Cosmetic updates, such as changing the paint color, installing new floors, or even replacing cabinets and countertops, are relatively easy to complete. Structural updates, such as those made to the electrical or plumbing system, are more invasive and require a larger investment. If you don't want to do too much work on a home, look for one that only needs cosmetic repairs that you can handle yourself or outsource at an affordable rate.
- Think about the layout of the house. Are there enough bedrooms and bathrooms? Are these rooms located in places that you like, or are there any awkward areas within the living space? The lifestyle that your family embraces is greatly impacted by the style of your home's floorplan, so make sure that you are comfortable with the layout of the space.
- Take a look at the community as a whole. What are the schools like? Are there plenty of activities that pique your family's interest? Do you feel safe? The area that you move into will have as much of an impact on your life as the actual house that you purchase, so keep this in mind as you conduct your search.
- Talk to neighbors to see how they enjoy the area. If you are looking for a community that has friendly residents, it is important that you reach out by introducing yourself. You can ask your potential new neighbors what they like about the area and if there is anything they don't particularly care for about the community.

The professionals at Local Records Office know that finding the perfect home for your family can prove difficult. However, with these tips in mind, you can make this task much easier.

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## Should You Invest in a Property Profile Report?



Local Records Office is an organization that creates property profile reports for its clients. Comprehensive in nature, these documents provide homeowners with information about their land and the structures that are built upon it. This can prove exceptionally useful when determining the value of a property or when investigating previous transactions and other details. But is it mandatory that you have a property profile report performed for your real estate assets?

The simple answer to this question is no, it is not mandatory. But there are many benefits that you can enjoy when you decide to invest in a property profile report. Basically, this report provides information regarding various aspects of your property, all of which shine a light on the nature of your real estate assets and the community in which they are located. Here are some of the details that you can access with this report:

- Real value
- Property details
- Neighbor statistics
- Criminal activity
- Educational opportunities
- Resident demographics
- Foreclosure activity
- Property history

For owners, understanding these details can mean the difference between knowing the value of their property and not. If you have real estate assets, whether they are residential, commercial, or even industrial, it is crucial that you have a firm understanding of what these assets are worth and why.

Here are some of the reasons why you might consider investing in a property profile report:

- This document can help you make key real estate decisions. Consider this: you are getting ready to put your house on the market and want to make sure that you get a fair price for your property. To pinpoint what, exactly, a fair price is, it is crucial that you understand the property's real value and other factors that are involved in creating an asking price. A property profile report will provide the information you need to settle on a number with which you are comfortable.
- The information provided on your property profile report is generated from county documents, as well as some federal resources. The professionals who draft your report partner with government offices in order to access accurate information pertaining to the property in question. This means that you can rely upon the details that this report provides—and you can trust the information you receive when making key real estate decisions.
- A property profile report can help you to better understand your community. In addition to information regarding your property in particular, the report also offers information that relates to local schools, crime rates, demographics, etc. These details are crucial in developing an understanding of the surrounding area.
- As they say, knowledge is power. Possessing knowledge regarding the value of your property and the surrounding community is a wonderful way to make the best decisions possible regarding your real estate investments. Whether you are a property owner, are involved in a transfer, etc., having this information is imperative.

Property profile reports are not mandatory, but it is a good idea to invest in one if you are interested in learning more about your real estate assets. Remember that, with this report, you can unlock crucial information regarding your property.

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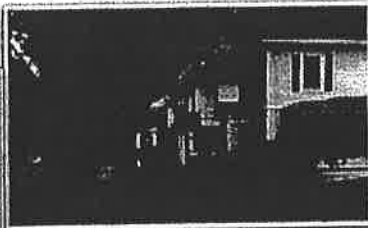
Local Records Office

Find Home

New Community

Perfect Property

## Five Steps to Researching a Neighborhood



### Visit at Different Times of the Day

One of the best ways to research a neighborhood is to visit it at different times of the day. You should visit the neighborhood at least three times: in the morning, afternoon and night. You might find that the street that was so quiet when you visited at 2 p.m. turns into a traffic-jammed highway during rush hour. Or you might find out that the quiet restaurant down the street turns into a late-night bar, or that police cars patrol the area and teenagers loiter in the streets once the sun goes down. It's always a good idea to figure out these potential deal-breakers before you've put down your down payment.

### Visit on Different Days of the Week

In addition to visiting at different times of the day, you should also visit your neighborhood at different times of the week. What is the neighborhood like on the week days versus on the weekends? Do your neighbors throw wild house parties on Saturdays? Does the entire area become deserted after Friday night? Is everything closed on Sundays? These are questions you should answer before you buy the house.

### Talk to Current Residents

Another great way to get a feel for the neighborhood is to talk to current neighbors. If any are outside while you're visiting, strike up a conversation, tell them that you're thinking about moving in to the area, and ask for their opinion. Chances are they'll have a lot to say, both good and bad. If you have any specific questions regarding the area, don't hesitate to ask. Additionally, try to get a feel for how you would fit in with the neighborhood. Are the people you've talked to around your age, do they have kids of similar ages, are they friendly?

### Get a Property Report

Getting a property report is a great way to figure out the neighborhood. Local Records Office supplies consumers with reports regarding the communities they are thinking about buying in. These reports contain detailed information about the area, including neighborhood statistics, crime rates, information on educational opportunities in the area, and more. These stats can help you determine whether or not the neighborhood is right for you.

### Drive Around

You should also conduct a drive-through of the neighborhood. Think about your lifestyle, and the life you want to have in your new home. If you like to go out, shops and restaurants should be nearby. If you value privacy, maybe you want a neighborhood that is more secluded. If you have children or are thinking about having them, you should consider where the schools are in proximity to the home.

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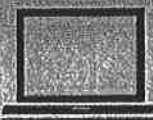
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Local Records Office

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## Local Records Office: Supplying Information to New Homeowners



**Local Records Office (LRO)** is a company that understands that buying a home entails more than just investing in a property—it encompasses investing in a neighborhood. For many homebuyers, the prospect of purchasing a house without understanding the details of the surrounding community is unthinkable, as it is crucial for individuals to understand just what kind of neighborhood they are contemplating settling into. To help homebuyers with this issue, LRO creates targeted

reports that provide information regarding a long list of factors pertaining to the community.

Based in Los Angeles, California, Local Records Office works with third party providers to ensure that all of the information that they offer to clients is as accurate as possible. County records are the most popular source for such information, but these may stem from data collected by state education departments, the FBI, and other organizations. Because each report is tailored to the unique address of a property in which buyers are interested, clients can purchase reports on houses across the country. They simply must provide the specific address that they are interested in and the report is started once payment is processed.

With regard to the actual report generation system, it can take up to 21 business days to complete an order. Because the professionals at Local Records Office are partnering with third parties, it is important to keep in mind that they have to wait for these professionals to get back with them with the right data before they can compile it. Additionally, there are different state regulations that are in place, meaning that some states may require additional steps to access information—causing the process to take a bit longer. Generally, though, the reports are drafted and sent to clients in approximately two weeks.

Surprisingly to many, the fee for a report is only \$89. This is certainly affordable for homeowners who

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want the peace of mind that accompanies the knowledge that they are moving into a great community. But what if an individual wants reports for two properties, for instance if they are comparing two homes and aren't sure which they want to make an offer on? Clients can have another report generated at a 35 percent discount when they use a coupon.

The professionals at Local Records Office are dedicated to assisting clients in accessing the information they need to make an informed decision when buying a new home. Investing in a property is a major purchase—one that buyers shouldn't take lightly. By investigating the many facets of the surrounding neighborhood, buyers can ensure that they are purchasing a property they love in a community that they will enjoy.

### Local Records Office: Why Purchase a Report?

The reports that LRO provides to its clients encompass a wide range of details. As such, there are more perks to investing in a report than simply getting a better idea of what the neighborhood is like. Here are a few of the benefits that LRO's services can provide:

1. Parents can see the API, or Academic Performance Index, score of both public and private schools in the surrounding area. Additionally, the education section of the report supplies information regarding student teacher ratios, school addresses, the distance from the home under consideration to the local schools, and the student grade populations.
2. Homebuyers can learn about any crime that may cause them to reconsider moving into a specific neighborhood. The reports offered by LRO incorporate the FBI Uniform Crime Report, or UCR. This details a long list of criminal activity and how prevalent it is in the specified area, including: aggravated assault, motor vehicle theft, arson, murder, forcible rape, larceny theft, and burglary.
3. Individuals looking to move into a new home can gauge whether or not they will fit in with the current residents of the community. By providing details regarding demographics (population, families, median age, households, age distribution, and average household income), LRO can help paint a picture of the surrounding residents and whether or not they lead similar lifestyles.
4. Moving a family into a new home requires placing a great deal of trust in new neighbors, and LRO offers the names and property characteristics of these residents to keep its clients informed about the individuals who live near them.
5. Homebuyers can access details regarding local foreclosures, as these can actually spark a decline in property value. The reports generated by LRO include information regarding the number of properties that are in the foreclosure process, the addresses of these homes, and dates regarding auctions and notices of default.
6. When making an offer it is important to have all of the relevant information in order to choose the right dollar figure. LRO provides clients with comparables, an assessor map, transaction history, property details, and property real value to assist them in making the right decision before they place their offer.

### How Do You Get the Process Started?

Purchasing a report with LRO is exceptionally simple. Just contact the company to speak with a representative who will walk you through the process. First and foremost, you will need the address of the property for which you want the report generated. Once you provide this information and finalize payment, simply sit back and wait for your report's delivery!

Once you receive your report it is a good idea to look it over. If you are purchasing your home with a spouse or significant other, sit down and talk about the details that are provided. For instance, are the schools of high enough quality for your needs? Is the crime level at an acceptable rate? Are the demographics of the area in line with what you are looking for in your new community?

If there are any issues that you find with the neighborhood, such as too much crime or schools that simply aren't up to par, it is a good idea to keep looking. When you find another property that you are interested in you can redeem a coupon from LRO for 35 percent off of the cost of the report for this address, which you will probably agree is well worth the investment!

Local Records Office is a company that believes in moving your family into a community that is safe, that will help you create a stable home, and that will provide all of the support that you need to raise

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your children well (i.e. educational opportunities). By calling upon this company to help determine whether or not a certain neighborhood fits the bill you can save yourself a lot of heartache, as the alternative may prove moving into a community that just doesn't fit your lifestyle. Local Records Office is ready and waiting to assist you with your needs.

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### Good purchase

★★★★★ Jun 18, 2013 by Edwin

*I paid \$89 for the property profile, definitely worth it.*

### Awesome design

★★★★★ May 09, 2013 by John

*Awesome design, congrats for the new site.*

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## Definitions All Homebuyers Should Know



When looking to purchase a new home, it is crucial that house hunters are aware of the many factors that can impact their happiness at a certain address. The professionals at Local Records Office know that everything from the quality of schools to local demographics can impact the experience that a family has in a certain neighborhood. That is why this company provides reports about specific communities that are tailored to the requested addresses that individuals submit.

While having this information is important, it won't do individuals any good if they don't understand it. Here are some of the key definitions that all homebuyers should learn when looking for a new house.

- **Real Property:** This is a property that encompasses the land and anything on it, such as a house. Keep in mind that this only entails affixed structures, meaning those that are not removable.
- **Real Property Records:** These are informational documents pertaining to real properties. Typically, they are created by the County Recorder or Courthouse and the Property Assessor's offices (also known as the tax offices). These are resources that are generally maintained by individual counties.
- **Property Title:** Like a car title, this is a document that indicates the legal owner of a piece of property. It is important for homebuyers to understand that there is a difference in the eyes of the law between a title and possession.
- **Property Deeds:** These are documents that allow an individual to buy or sell a home, as they transfer the ownership status of a real property from one individual to another.
- **Sole Ownership:** This is a form of ownership in which one individual holds all of the rights over a specific piece of property.
- **Tenancy by the Entireties:** This type of ownership is common with married couples, as it allows both individuals to hold half of the property but does not allow them to interfere with the right of the other owner to said property.
- **Tenancy in Common:** Akin to a business partnership but simpler in nature, this form of ownership involves multiple individuals who own a certain percentage of a property. A difference in this percentage between two owners may occur, but all individuals involved in this type of ownership share equal rights to the property in question.
- **Joint Tenancy:** This is a more complex form of multiple ownership that tenancy in common, but it has specific requirements. All tenants must enter ownership simultaneously, they must all have an equal percentage of the property, and they all must have their names on the title. Additionally, all tenants share the same rights to possession.

When house hunting, individuals may find it easy to become confused by all of the legal and industry-specific terms that are used by professionals in the real estate field. Whether they are real estate agents, brokers, lawyers, etc., it is important that homebuyers are able to understand what these professionals are saying and how it can impact their odds of landing the property of their dreams. The first step to achieving this is to brush up on some of the terms that are commonly used in the real estate field, such as those listed above.

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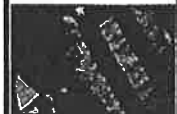


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## Three Things to Look For in a Neighborhood



When you first consider buying a home, you make a list of everything you want in the home: hardwood floors, three bedrooms, an outside area, a covered garage. But the house isn't the only consideration when becoming a homeowner—you also need to consider the neighborhood. Just like you make a checklist of things you want in a home, you should also make a checklist of things you want in a neighborhood. There are a number of things to consider when looking for a safe, stable area to live.

### Good Schools

One of the main things you want to look at when considering buying a home is the schools the neighborhood is in proximity to. If you have children, or are considering having them in the next few years when you own a home, good schools—meaning elementary, middle and high schools—should be a top priority. You'll also want to check to see how close the schools are to your house—are your children able to walk there, or will they take the bus? Having schools that are near to your house will make them easier to get to if you're running late, and will mean that dropping your children off will not inconvenience your commute. Additionally, having a school close by will increase the chances of other school children living in your neighborhood. Even if you don't have children and aren't planning on having them, buying a home in a good school district should be a top priority, because it will influence the resale value of your home. Houses in top school districts are always more in demand, and can be priced higher.

### Low Crime Rate

Before buying a home you should check the area's crime rates. You should be able to find this information online, through your real estate agent or by commissioning a property report. Ideally, you'll want the crime rate in your area to be low. You should compare the crime rate in your area to the surrounding areas. Additionally, you should consider different factors that come into play—for example, if you're buying a house in the city, a higher crime rate wouldn't be as big a red flag as if you're buying a house in the suburbs. A low crime rate is important for resale as well, as potential buyers will look up the statistics and a high crime rate may be a deal-breaker.

### Surrounding Area

You'll want to check out the amenities in the surrounding areas. What people want in their area will be different depending on the person and where they are in their lives, so consider what you want out of your lifestyle. If you're young and single, it may be important to you that there are lots of bars, restaurants and nightlife entertainment nearby. If you have young children, you may want an area with lots of parks. If you're retired, your needs will differ. Check around the area to ensure that there are amenities around you that fit your lifestyle.

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
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## What Should You Look for in a Community?



When purchasing a new home, it can prove easy to become focused on the house itself. The floor plan, the bathrooms, the appliances, the flooring, the paint colors, the fixtures—all of these are extremely important issues to consider. But what about the actual community in which the house is located? What about the neighborhood that individuals will call home once they move in?

Unfortunately, numerous house hunters fail to look at the big picture when they are seeking out a new property. The lucky ones end up loving their new communities and getting along just fine with the other residents. However, many individuals find that, after they are settled into the home of their dreams, the surrounding neighborhood simply is not up to par.

To avoid this dilemma, individuals are encouraged to look at the community as a whole when choosing a new house. Here are some of the specifics that house hunters should consider before they make an offer on a property.

### *The School System*

If a house hunter has kids, or is planning on having them anytime soon, it is always best to find a home in a school district that is highly rated. The educational system is not equal across the country; there are districts that are better than some and there are districts that are worse than others. The key is to find a school system that is successful in educating students and preparing them for college and the professional world that lies beyond.

### *Crime Rates*

Crime is something that happens everywhere. No matter which community an individual chooses, criminal activity is going to take place at one point or another. But it is important that individuals understand just how much crime is taking place. Going over the criminal history of a community is a great way to determine if it is a wonderful place to live or if it is better to move onto the next neighborhood.

### *Local Demographics*

Individuals who are moving into a new home frequently want to live around residents who are close in age and share their interests and values. Looking at demographics won't guarantee that individuals will become best friends with their next door neighbors, but it can certainly help them gauge the lifestyle that a community embraces.

Before individuals purchase a new home they are encouraged to keep these and other considerations in mind. By looking at the big picture, homebuyers are more likely to choose a community they love than one they can't wait to move away from.

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## Local Records Office Shares Tips for Researching a Neighborhood



Local Records Office (LRO) is a company that specializes in providing individuals with information regarding communities before they make an offer on a property. For instance, consider a couple that is interested in purchasing a new house. Before making an offer, they would contact LRO and have a report generated regarding the address of the home in which they are interested. LRO would then send that report with details regarding the school system, crime rate, demographics, etc.

The services that LRO provides are affordable and simple to use, but this doesn't mean that individuals can't do a bit of research on their own. In fact, LRO encourages them to take the following steps to decide if it is worthwhile to purchase a report.

### Step 1: Check Out the Area During the Day

Individuals will want to drive around to see how busy the community is during the day. Is it active with lots of individuals walking, jogging, and riding bicycles? Is there a great deal of traffic? Is the house close to an interstate or other busy roadway that generates a lot of noise?

House hunters will also want to get an idea of how far away the property is from essential locations, such as schools, grocery stores, and other retailers.

### Step 2: Visit the Neighborhood at Night

The differences in a community from day to night can prove vast. Individuals are encouraged to return to the property they are considering purchasing at night to get an idea regarding the safety and security of the area. For instance, they may want to look at the lighting to ensure that the neighborhood has adequate streetlights. Additionally, individuals might consider looking at the safety of the roadways, as some roads are difficult to navigate once the sun goes down.

### Step 3: Talk to Current Residents

One of the best ways to learn about a new area is to simply ask. The people who live in the neighborhood should prove willing to talk to you about the community and the events and activities that take place (that is, if you want a home that has friendly, helpful neighbors). Knock on a couple of doors and ask what the residents like about the community and if there is anything they don't like. This can assist individuals in getting a great idea of what it is like to live in the area.

### Step 4: Visit Local Schools and Stores

It is recommended that homebuyers who have children visit the local school. After checking in at the office, they are encouraged to ask an administrator for a tour of the facility so that they can see exactly where their children will attend class. Additionally, visiting local retailers, such as grocery stores, is a wonderful way to see if individuals like the community as a whole.

Local Records Office is dedicated to assisting its clients in accessing the information they need to make an informed decision before they buy a house. After going through these steps, the company encourages individuals to invest in a report to gather further data about their potential new home.

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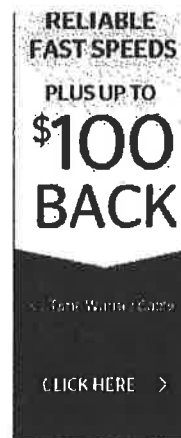


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## Do You Know the Main Title Holder of Your Property?



The professionals at Local Records Office (LRO), a company that provides clients with property profile reports, understand that it is easy to make assumptions about a property's ownership. For instance, you may assume that a house, office space, or other piece of property in which you are interested is owned by the seller. Additionally, you might assume that your name is listed as the main title holder on a piece of property that you own. But the truth is that these assumptions can lead to major issues with your real estate dealings.

### What Is a Main Title Holder?

First and foremost, it is important to explain what, exactly, a title is. The title of a property is a collection of legal rights that indicate that their holder has interest in a property or that, based upon the terms listed within these rights, the title holder has a certain percentage of interest in the property. Because the rights that are provided by a title can actually go to a number of individuals, as long as they are appropriately divided, it can prove difficult to determine the main title holder of a property. Deeds, which frequently further define property ownership, are also important documents in determining who has rights to a certain real estate asset.

It is important to remember that titles do not indicate outright ownership. This means that titles and deeds need to work together to convey both rights and ownership.

### What Are the Rights that a Title Provides?

For individuals who aren't familiar with the real estate industry or the laws that govern it, thinking of a title as rights rather than an indicator of ownership may prove challenging. To clarify this idea, here are some of the rights that a title may grant to the main title holder:

- Exclusive possession
- Acquisition
- Easement
- Partition
- Water rights
- Tenancy
- Farming rights
- Hunting rights
- Development rights
- Conveyance
- Hypothecation
- Mineral rights
- Timber rights
- Grazing rights
- Air right

Possession is a particularly important right, as there is certainly a difference between possession and the right of possession. Without the right of possession, the law may find that possession of a property is illegal.

### Checking the Main Title Holder of Your Property

Whether you are looking to buy a new house, are interested in purchasing a new piece of property on which to build or open a business, or have already invested in real estate and want to ensure that your

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assets are, indeed, viewed as yours in the eyes of the law, it is always a great idea to get a property profile report from LRO. This report will provide information regarding the individual who is listed as the main title holder, among other important details, so that you can ensure that the documentation regarding your property is accurate.

The professionals at LRO are able to provide their services to clients across the United States. Simply get in touch with a company representative and provide them with payment and the address of the property in question. From there, the professionals will draft a comprehensive profile and provide you with the information you need to rest assured that your property's title is in the right name.

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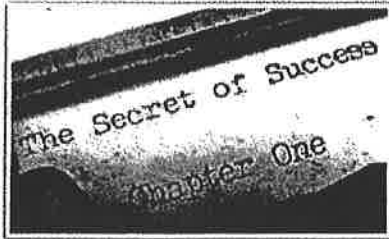
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## Customer Service: Secrets to Success



Customer service is a topic that is, in most instances, associated with the retail field. Individuals who are dealing with clothing stores, electronic stores, and other forms of retailers often expect—and appreciate—a high degree of service. But the truth is that strong customer service is important in all businesses, both B2B and B2C, and that there are ways in which organizations can improve the support that they offer to their clientele.

### *Why Is Customer Service so Important?*

If you are a business owner, you understand that a large portion of your brand's image is shaped by consumer perception. This means that, no matter what your logo or color scheme, the way that your brand is viewed is based, in part, upon the interactions that it has with its customers. Ultimately, then, your customer service can make or break your organization; one bad customer experience can lead to complaints while one great customer experience can lead to referrals.

As you can see, the way in which your business works with clientele is important. As such, customer service should always stand as a number one priority for organizations that are looking to thrive.

### *How Can You Improve Customer Service?*

When it comes to boosting the service that you provide to your clientele, it is important to first pinpoint what changes should take place. Start by evaluating your current customer service activities. Are clients treated with respect? Are they satisfied with the level of support that your organization's representatives can offer?

Once you pinpoint the issues that need to undergo transformation, set out to create a plan that will enable you to successfully achieve positive change in your organization. For instance, you might invest in a higher degree of training for your customer service representatives to ensure that they are able to handle a wide range of situations. Additionally, you might create a follow-up procedure that speaks to clients after they have had customer service issues resolved to ensure brand loyalty and underscore the fact that your business cares about their satisfaction.

Another great way to improve the quality of service that your organization offers to its clientele is to listen to their feedback. Create a survey or simply ask about the improvements that your customers would like to see. Just make sure that, if you start this kind of dialogue, you use the information you gather to improve the support that clients receive.

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## Should You Get a Property Profile Report?



The professionals at Local Records Office (LRO) specialize in providing property profile reports to their clients. Basically, these reports offer information about a specific property and the community surrounding it. By doing so, LRO is able to provide both current property owners and interested investors with insight into the true nature of the real estate that they are looking into.

### *What Comes on a Property Profile Report?*

When you work with LRO, you will receive a comprehensive report that is bursting with information. The following details are some of those that are covered within these reports.

1. **Educational Opportunities:** Information regarding both public and private schools is provided. This information is based upon the Academic Performance Index, or API, which measures the performance of a school. Additionally, the reports offer details regarding population, student teacher ratio, address, distance, and more.
2. **Criminal Activity:** Whether you are living in the property in question or are thinking about buying it, understanding the criminal activity that takes place in the area is essential. This aspect of the report breaks down details regarding specific criminal acts, such as murder, robbery, forcible rape, burglary, aggravated assault, larceny theft, and more.
3. **Demographics:** It is important that you understand the kind of community in which the property is located and whether or not it will uphold the lifestyle you are looking to live. Demographic information encompasses age distribution, households, population, average household income, median age, and more. Additionally, details regarding the names and property characteristics of neighbors are insightful.
4. **Foreclosure Activity:** Foreclosure can impact not only the value of the house in question but also the property values within the associated community. As a result, many individuals are curious about how many properties have gone into foreclosure in their immediate area. This aspect of the report offers details regarding addresses and the dates upon which foreclosure activity was begun.
5. **Additional Information:** The property profile reports offered by LRO provide a comprehensive look at the community and property in question. Aside from the previously listed details, this report will offer information regarding transaction history, property real value, comparables, and more.

### *When Should You Get a Property Profile Report?*

The answer to this question is quite simple: whenever you feel as though you could benefit from one. Homebuyers and current homeowners, as well as individuals looking for commercial and industrial property, have all turned to LRO for insight.

Working with the professionals at LRO is very simple, making the entire process a snap. Simply place your order, including the address in which you are interested, and finalize payment. Once the order is processed the report generation task will begin. During this process, the professionals at LRO will partner with county and other government offices to access public records regarding the property and community in question. Then they will compile your report in an easy to read profile that will allow you to see your neighborhood from a new perspective.

If you are ready to get a property profile report, why wait? Working with LRO is easy and will provide you with information that may influence your decision regarding purchasing or selling a certain piece of property.

[Click here to submit your review.](#)

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## Local Records Office: Do You Know Who Your Neighbors Are?



Local Records Office (LRO) knows that, whether you are moving into a new home or you are firmly established in a house that you have loved for years, it is important that you get to know your neighbors. The truth is, though, that many people do not know who is living in their community. From the crime rate to the demographics of other homeowners, many individuals are unaware of the vital statistics that impact them on a daily basis.

To assist individuals in better understanding their communities, LRO offers property profile reports that provide a wide range of information. Some of the demographics that are featured in these reports include:

- **Population:** This category delves into the number of people who are living in an area. The population of a community can impact the lifestyle that it provides in numerous ways, so this is a very important piece of information for many individuals.
- **Households:** From the number of households to the nature of these households, this detail is one that can help paint a picture of the character of a community.
- **Families:** For individuals who are looking to invest in properties that are located in family-friendly neighborhoods, this particular piece of information is an extremely important one to consider.
- **Age distribution:** Whether individuals are looking for the perfect community for young professionals or a great place to spend their golden years, statistics regarding the age distribution for neighborhood residents are essential.
- **Median age:** This detail goes right alongside age distribution in that it helps individuals to determine the phase in life that most residents of a community are currently involved in.
- **Average household income:** The average income of the households of a community can serve to help individuals to determine if they can afford a particular property. Additionally, it helps determine the socioeconomic status of the community as a whole, which is frequently an important consideration for individuals who are looking to buy a property or are looking to sell the home in which they currently live.

Other details in the property profile report include any foreclosure activity that has taken place in the neighborhood. Foreclosure is an issue that can impact the property values of homes within the community, so it is important to take this particular detail into consideration when trying to determine the value of a property. Additionally, details regarding crime and education serve to help complete the picture that the property profile report creates with regard to the nature of the community and the lifestyles of the individuals who live within it.

The professionals at Local Records Office are proud to provide such valuable information to their clients. By partnering with government offices across the country, LRO is able to access information regarding a wide range of details associated with specific addresses and communities. The team at LRO encourages you to have a property profile report completed on either your current home or a home you are considering purchasing in order to best determine if the community is a good fit for your needs.

[Click here to submit your review.](#)

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## Property Profile Reports: Do You Need One?



Property profile reports are resources that interested homebuyers and current homeowners alike use to get a better idea of the community in which a specific house is situated. Additionally, individuals who are involved in real estate regarding commercial and industrial properties can call upon these reports to learn more about specific structures or plots of land. But are these reports mandatory? Or are they just a great resource to have?

### *Explaining the Nature of the Property Profile Report*

While not required, property profile reports are fantastic tools that can help individuals to make educated decisions regarding their real estate assets. These reports provide insight regarding a wide range of details, including:

- Educational opportunities
- Criminal activity
- Resident demographics
- Neighbor statistics
- Foreclosure activity
- Property details
- Property history
- Real value

By providing these pieces of information, a property profile report creates a more comprehensive view of both the home in question and the surrounding neighborhood. This allows individuals to better understand the community and the value of the property itself, which is particularly helpful when buying or selling real estate.

### *Why Should You Invest in a Property Profile Report?*

It's true that property profile reports aren't required; you don't have to have one in order to complete a real estate transaction. However, it is important to note that these resources can help you to make educated decisions when it comes to your real estate assets. Just like you wouldn't want to purchase a car without seeing the details of its history, you certainly don't want to purchase a house without understanding the nuances of its past.

When looking to purchase a property profile report it is a great idea to check out the services of LRO. A company that provides a high degree of customer support, LRO is dedicated to partnering with government offices across the country to provide accurate, reliable information to its clientele.

Ordering a property profile report is easy—and it can greatly improve your ability to make sound decisions with regard to real estate. Simply reach out to the professionals at LRO and place your request. You will need to provide them with the specific address about which you are interested in obtaining information. Next, finalize payment and then kick back and wait for your report to come in. Once you get your profile, go ahead and read through it to learn more about the property in question.

While a property profile report isn't mandatory, it is certainly a great resource. Contact LRO for more information regarding this wonderful tool today.

[Click here to submit your review.](#)

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## Choosing A School District For Your Child



Choosing the right school district can be a daunting task. Should you consider private schools or public? Who can give you an honest perspective on a potential school?

Simplify the process with this guide. Learn how to select, visit and evaluate a potential educational district.

### Step One: Visualize

Imagine your child in an environment where he or she is stimulated, engaged and accepted. Are you picturing

one-on-one instruction or a classroom full of enthusiastic peers? Is the school large and welcoming or small and specialized?

Keep these ideals in mind as you search for a new school. While no school will completely satisfy your vision, you shouldn't be coerced into giving up the essential attributes that will allow your child to shine.

### Step Two: Outline Options

Consider the institutions that are available within your area. Are the schools public, private, magnet or charter institutions? Are there support networks for homeschooling families or online students?

Financial parameters should certainly be a concern. Find out whether local schools will offer financial aid for student families.

You may want to examine the Academic Performance Index for the institutions in your area. Professionals at Local Records Office, which provides information about local public and private schools, encourage parents to consider student-teacher ratio and student grade population as they narrow their search.

### Step Three: Visit

Spend time at each institution that you are considering. Interact with students, educators and administrators. Simply get a feel for the building and the day-to-day atmosphere.

Rather than viewing only your child's grade, sneak a peek at some of the higher grade levels. You may be able to observe in-session classes in order to get a more complete picture of the school's educational system. Notice whether or not the teacher engages students and encourages questions. Are students working effectively on their own and in groups? Are they distracted or disinterested?

### Step Four: Organize

Jot down notes about each institution that you research and visit. Take into consideration your gut reaction as well as acquired information about the student population and achievement levels.

Make careful notes concerning application dates and financial aid deadlines. Check with each school about the enrollment process and required pieces of documentation. You may need to produce a birth certificate, proof of residence or vaccination records.

### Step Five: Get The Scoop

Talk to parents in the districts that you are considering. You don't need to go door-to-door in order to get honest opinions about an institution. Ask for assistance in contacting the school's Parent-Teacher Association officers or talk to school staff members who are parents themselves.

### Step Six: Listen

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Choosing a district and moving to a new home can be intimidating for children as well as parents. Ultimately, it is your child who will be spending the majority of their time at a particular school.

While elementary school students may be too young to make an informed decision, middle-schoolers and high-schoolers may offer useful insights. What did your child like best about his or her old school? What are his or her fears and concerns?

You can certainly use your critical insight and research to inform your decision. However, be careful not to let your own goals and requirements overshadow the needs and interests of your child.

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## Moving With Kids: Top Tips



Moving is a daunting task, even for an individual with no children or dependents to take into consideration. As a parent, you will need to manage your own moving arrangements while assisting your kids with this major transition.

Use these tips to keep the moving process kid-friendly and stress-free.

### *Announcing the move*

Gather the entire family together to discuss the move. Regardless of whether you are moving due to a new job or a new housing opportunity, express your excitement and enthusiasm.

Carefully explain to your kids how the move will affect them. They will have to cope with a new home, a new bedroom, a new neighborhood and potentially even a new school. Encourage your kids to speak up about their fears and concerns.

Share a story about the first time you moved to a new home. Let kids know that you appreciate their help during this time of transition for the entire family.

### *Involving your kids*

Let your children help you pack. Younger kids can sort out their toys and clothes or help you to blanket items in bubble wrap. Older kids can pack their own personal belongings and determine which items they no longer need.

Take kids to see the new home and town. If the new destination is too far for a quick visit, look for virtual tours or street views online. Describe the neighborhood and the new home. As you plan, pack, and move, invite your kids to offer their opinions and questions freely.

### *Reducing clutter*

A move is an excellent opportunity to clean up the clutter around your home. There are most likely a multitude of items that don't need to be transferred to the new house. Along with other family members, evaluate which items can be sold, donated or tossed.

Children may want to hold onto sentimental items such as clothes or old toys. Allow them to retain the items that have a strong emotional value. Encourage them to donate non-essential items in order to improve the life of a child in need.

As you pack, carefully label each box and container. Rather than simply summing up a box's contents with "toys" or "kitchen," include a brief list of the items inside.

### *Be a tourist*

As you begin to settle in to your new home, take a tour of the neighborhood and town as if you were a temporary visitor. Consider investing in local maps and guidebooks to get a sense of the area's history and attractions.

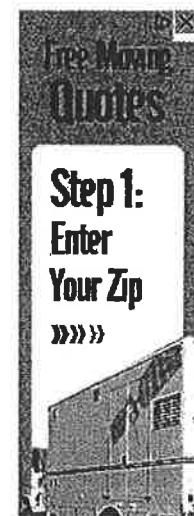
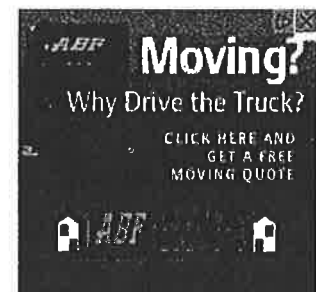
Highlight all that a new area has to offer for kids and family members. Encourage kids to bring along new friends as you explore museums, parks and local destinations.

### *Reassurance*

As they change schools or homes, kids may become insecure about other fundamental components of

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their lives changing, too. Let your children know that you will always be there to love and support them, even as their environment changes.

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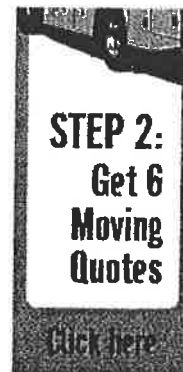


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LOCAL RECORDS OFFICE  
533 Church Street #142  
Nashville, TN 37219  
Phone: (800) 775-9059

THIS SERVICE TO OBTAIN A COPY OF YOUR DEED OR OTHER RECORD OF TITLE IS NOT ASSOCIATED WITH ANY GOVERNMENTAL AGENCY. YOU CAN OBTAIN A COPY OF YOUR DEED OR OTHER RECORD OF YOUR TITLE FROM THE COUNTY RECORDER IN THE COUNTY WHERE YOUR PROPERTY IS LOCATED.



\*\*\*\*\*LRO TUN19870304 DIGIT-114



Please Respond By:

04/09/2013

### LOCAL RECORDS OFFICE

Local Records Office provides a copy of the only document that identifies [REDACTED] as the property owner of [REDACTED] by a recently recorded transferred title on the property.

Local Records Office provides a property profile where you can find the property address, owner's name, comparable values, and legal description or parcel identification number, property history, neighborhood demographics, public and private schools report.

Records obtained through public information show a deed was recorded in your name [REDACTED] on [REDACTED] which indicates your ownership and interest in the specified property below.

### COFFEE COUNTY PUBLIC INFORMATION

Legal Property Address: [REDACTED]

Purchase or Transfer Date:	2013-02-11	Year Built:	[REDACTED]	Property ID:	[REDACTED]
Doc Number:	[REDACTED]	Lot Sq Ft:	N/A	Improvements:	\$0
Sale Amount	[REDACTED]	Square Feet:	[REDACTED]	Use Code:	1001
Assessed Value:	[REDACTED]	Pool:	N/A	2nd Owner Name:	[REDACTED]

For a complete property profile and an additional copy the only document that identifies you as a property owner usually called deed, please detach coupon and return with an \$89 processing fee in the envelope provided. You will receive your documents and report within 21 business days.

Upon receipt of your processing fee, your request will be submitted for documents preparation and reviewed. If for any reason your request for deed and property profile cannot be obtained, your processing fee will be immediately refunded.

LOCAL RECORDS OFFICE IS NOT AFFILIATED WITH THE COUNTY IN WHICH YOUR DEED IS FILED IN, NOR AFFILIATED WITH ANY GOVERNMENT AGENCIES. THIS OFFER SERVES AS A SOLICITING FOR SERVICES AND NOT TO BE INTERPRETED AS BILL DUE. THIS PRODUCT OR SERVICE HAS NOT BEEN APPROVED OR ENDORSED BY ANY GOVERNMENTAL AGENCY, AND THIS OFFER IS NOT BEING MADE BY AN AGENCY OF GOVERNMENT. THIS IS NOT A BILL THIS IS A SOLICITATION YOU ARE UNDER NO OBLIGATION TO PAY THE AMOUNT STATED, UNLESS YOU ACCEPT THIS OFFER.

\*\*Please detach coupon and mail with your check\*\*

CODE: TUN19870304

TO: [REDACTED]	SERVICE FEE	DATE RECEIVED	CHECK NO.
[REDACTED]	\$ 89.00	04/09/2013	



☐ Please check box if your mailing address is different and print mailing address on reverse side.

Your Phone Number: ( )

Please write the PROPERTY ID NO. On the lower left corner of your check.

MAKE CHECK PAYABLE TO:

LOCAL RECORDS OFFICE  
533 Church Street #142  
Nashville, TN 37219

EXHIBIT B

**Local Records Office:** In the United States anyone can have access to the records of any Real Property. The Real Property is usually recorded in the County records where Local Records Office runs powerful on-line searches to find the Deed of millions of people throughout The United States and gathers at the same time several Characteristics of the property such as: Property Characteristics, Property History, Sale Loan Amount, Assessment and Tax Information, Nearby Neighbors, Comparable Sale Date, Neighborhood Demographics, Private and Public Schools reports, Plat Map, and others. Those are sent to thousands of new property owners.

**Real property** is property that includes land and buildings, and anything affixed to the land. Real property only includes those structures that are affixed to the land, not those which can be removed, such as equipment.

**Real Property Records** are generally filed with and kept on a county level; they originate from two major governmental sources: County Recorder's or Courthouse and Property (Tax) Assessor's offices.

**Property Title** refers to a formal document that serves as evidence of ownership. Conveyance of the document may be required in order to transfer ownership in the property to another person. Title is distinct from possession, a right that often accompanies ownership but is not necessarily sufficient to prove it. In many cases, both possession and title may be transferred independently of each other.

**Property deeds** are legal instruments that are used to assign ownership of real property, to transfer title to the land and its improvements such as a house. Words used to convey property transfer may be grant, assign, convey or warrant, but they basically all do the same thing, they transfer the interest of the person selling the house to the person buying the house.

**Types of property ownership:**

a) **Sole Ownership:** The simplest form of property ownership, sole ownership grants one individual complete rights over the property in question.

b) **Tenancy by the Entireties:** When a married couple purchases real estate together, they are granted tenancy by the entireties by many states. This means that each party holds one-half interest in the property, but neither can dispose of or otherwise abridge the right of the other to the property.

c) **Tenancy in Common:** This form of ownership allows multiple people to own a percentage of the same property. While the percentage owned may vary, each person has an equal right to the property during their lifetime. If one of the tenants in common dies, their interest in the property passes to their heirs; it does not devolve to the other tenants in common.

d) **Joint Tenancy:** Joint tenancy agreements require that four conditions be met: ownership must be received at the same time, tenants must hold an equal interest, tenants must each be named on the title, and all must have exactly the same rights of possession. Unlike tenants in common, joint tenants have right of survivorship; the ownership of the property passes to the remaining joint tenants in the event of the death of one of the owners. One joint tenant can buy out another, or legal proceedings can be instituted to dissolve the joint tenancy. If one participant sells his or her interest in the property to another person, the joint tenancy is converted into a tenancy in common, and the right of survivorship is no longer valid; the other tenants have no recourse against this action by one or more of their number.

e) **Community Property:** In some states, real estate purchased by a married couple becomes community property. This form of ownership basically creates a condition where the real estate (and other property, if applicable) is owned by the partnership created by the marriage. If the marriage is dissolved through divorce, the value of the property must be divided between the partners. Community property ownership may give right of survivorship, essentially giving the entirety of the property to the surviving spouse in the event of death; other forms allow the partners to leave their interest in the property to their heirs after they die.

f) **Tenancy in Severalty:** Absolute and sole ownership of property by a legal entity, without cotenants, joint-tenants, or partners.

**DISCLAIMER:** \* Local Records Office is not affiliated with any State or the United States or the County Records. Local Records Office is an analysis and retrieval firm that uses multiple resources that provide supporting values, deeds and evidence that is used to execute a property reports and deliver a requested deed.

Local Records Office is not affiliated with the county in which your deed is filed in, nor affiliated with any government agencies. This offer serves as a soliciting for services and not to be interpreted as bill due.

This Service to obtain a copy of your Deed or other record of Title is not Associated with any Governmental Agency. You can obtain a Copy of your Deed or other Record of your Title from the County Recorder in the County where your property is Located In the price varies depending on each county rate. This product or service has not been approved, or endorsed by any government agency, and this offer is not being made by agency of government. This is not a bill. This is a solicitation; you are under no obligation to pay the amount stated, unless you accept this offer. Local records office operates in accordance to both business and professions code.

<b>Mailing Address</b>		
<b>Address:</b>		
<b>City:</b>	<b>State:</b>	<b>Zip Code:</b>

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#### Complaint Details

Local Records Office  
P.O. Box 509  
Norwalk, CA 90651  
Contact:  
Phone: (800) 755-9059

Robbins, Aaron  
2331 Tuckaleechee Pike  
Maryville, TN 37803  
(865) 696-2246

We have received this complaint from one of your customers, and we are communicating with you in an effort to help bring about a resolution to it. You may respond to this complaint by agreeing to comply with your customer's request, by offering a partial settlement, or by presenting reasons you feel it is not justified. The yellow shaded area indicates the complaint's current processing status and will allow you to enter your response in the text box.

Please reply to this complaint within 10 working days. Your response to this complaint will be one source of the information we report to callers who inquire about your company.

Thank you for your attention to your customer's concerns.

Complaint ID: 68759772  
Complaint Classification:

#### Complaint Description - Posted 3/1/2013 10:37:11 AM

These people scammed me by soliciting money claiming I was required to register my newly transferred property. They provided nothing in return for my money. No letter sent back saying anything was done, no proof any services were rendered. They simply cashed my check and then that was that. I want my money back from these scam artists. They have no contact information or website, just some PO Box.

#### Complaint Summary

New Property Owner - Scammed out of \$89

#### Resolution Sought

They did nothing, this please showed on the national news warning people of the scam. They have no website where they can be contacted and I have no way to dispute this. I want my \$89 back and for them to be shut down as they are using loopholes in the law to con people out of money without providing any service. Using the the business name "Local Records Office"

Additional Information	
Date Problem First Occurred:	2/27/2013
Product or Service:	Local Records registration
Model Name or Number:	N/A
Date Purchased:	1/8/2013
Order Number:	00500E 8 01900
Amount in Dispute:	\$89.00

Company's Response  
Company's Response  
Initial Response Summary

Provide Response

Consumer's Rebuttal  
Rebuttal

Company's Final Response  
Final Response

EXHIBIT C

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## Complaint Details

### Local Records Office

P.O. Box 509  
Nashville, TN 37603

#### Contact:

Phone: (661) 666-2346

The customer who submitted this complaint has not notified us as to whether or not they were satisfied with your response. Therefore, we will take no further action and have closed our file on it.

### Robbins, Aaron

2331 Tuckaleechee Pike  
Maryville, TN 37603  
(661) 666-2346

Thank you for your attention to this complaint.

Complaint ID: 98759772

Complaint Classification:

Complaint Description - Posted 3/1/2013 10:37:11 AM

These people scammed me by soliciting money claiming I was required to register my property transferred property. They provided nothing in return for my money. No letter sent back saying anything was done, no proof any services were rendered. They simply cashed my check, and then that was that. I want my money back from these scam artists. They have no contact information or website, just some P.O. Box.

#### Complaint Summary

Item: Property/Owner - Scammed out of \$89

#### Resolution Sought

They did nothing, this please showed on the national news warning people of the scam. They have no website where they can be contacted and I have no way to dispute this. I want my \$89 back and for them to be shut down as they are using loopholes in the law to con people out of money without providing any service. Using the the business name "Local Records Office"

Additional Information	
Date Problem First Occurred:	2/27/2013
Product or Service:	Local Records registration
Model Name or Number:	N/A
Date Purchased:	1/6/2012
Order Number:	695064 3 51930
Amount In Dispute:	\$89.00

## Company's Response

Company's Initial Response - Posted 03/11/2013

We, at Local Records Office, are a legitimate business entity. We provide a service wherein a consumer can obtain a copy of their: Deed, Property Profile and other Record of Title. We make it clear that we are not a government agency or are associated with any governmental agency. We do not misrepresent our identity either. We are legitimate business entity with the name of Local Records Office, which advises the consumer that we deal with records, specifically Deeds and other Records of Title. We make it clear to the consumer that our letter is a solicitation and not a bill. The consumer is advised that they are under no obligation to pay for our service unless they accept our offer and request our service. In this particular case we received a check from Consumer on 1/7/2013, and we were checking our records where appears as "Stop Payment" that's why we did not send his request. After we carefully review in our system we found that it was a system error and the check was cashed. We apologize with Consumer and also we are sending his money back with a check # 2537. He will receive it around 2 to 3 days from today. Thank you very much for this letter. Local Records Office, 03-11-2013

#### Initial Response Summary

We are sending his money back with a check # 2537. He will receive it around 2 to 3 days from today.

## Consumer's Rebuttal

Consumer's Rebuttal - None Posted

## Company's Final Response

Company's Final Response - None Posted

Closed  
 3/22/13



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**LOCAL RECORDS OFFICE**  
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NORWALK, CA 90651

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***Eighty-Nine and 00/100 Dollars***

DATE Mar 5, 2013

AMOUNT

**89.00**

TO THE ORDER OF AARON ROBBINS  
2331 TUCKALEECHEE PIKE  
MARYVILLE, TN 37803

Memo: REFUND #31604

⑈002537⑈ ⑆121000358⑆ 000402075873⑈

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## Complaint Update Confirmation

The complaint is waiting for BBB to process. No edit is allowed at this point. (ResponseID: 1840403)



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